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ABSTRACT

The personal, academic, financial, and vocational/educational characteristics of over 6,800 students attending 32 private colleges and universities in Indiana were studied, as part of a larger study. At the time of applying to college, 49.4 percent of the students lived in Indiana. About 88 percent were 18-24 years old, and nearly 80 percent began as first-time freshmen. While 90 percent of those taking a full course load were single, 65 percent registering for under a one-half load were married. The median parental income was $15,826, and support from parents averaged $1,457. Over half of the students worked during the school year, and their average yearly earnings were $2,717. Two-thirds of the married students taking at least a half-time load received an average of $1,228 from their spouses. The median cost of tuition and fees was $1,740, and about one-third of the students borrowed an average of $1,192 for college. Business and education accounted for over a quarter of vocational choices. Close to 20 percent of students planned to pursue a doctorate, while 62 percent anticipated acquiring a graduate degree. Information on students' reasons for attending college and satisfaction with their choice is included. The study questionnaire, the Indiana Student Data Survey, is appended. (SW)

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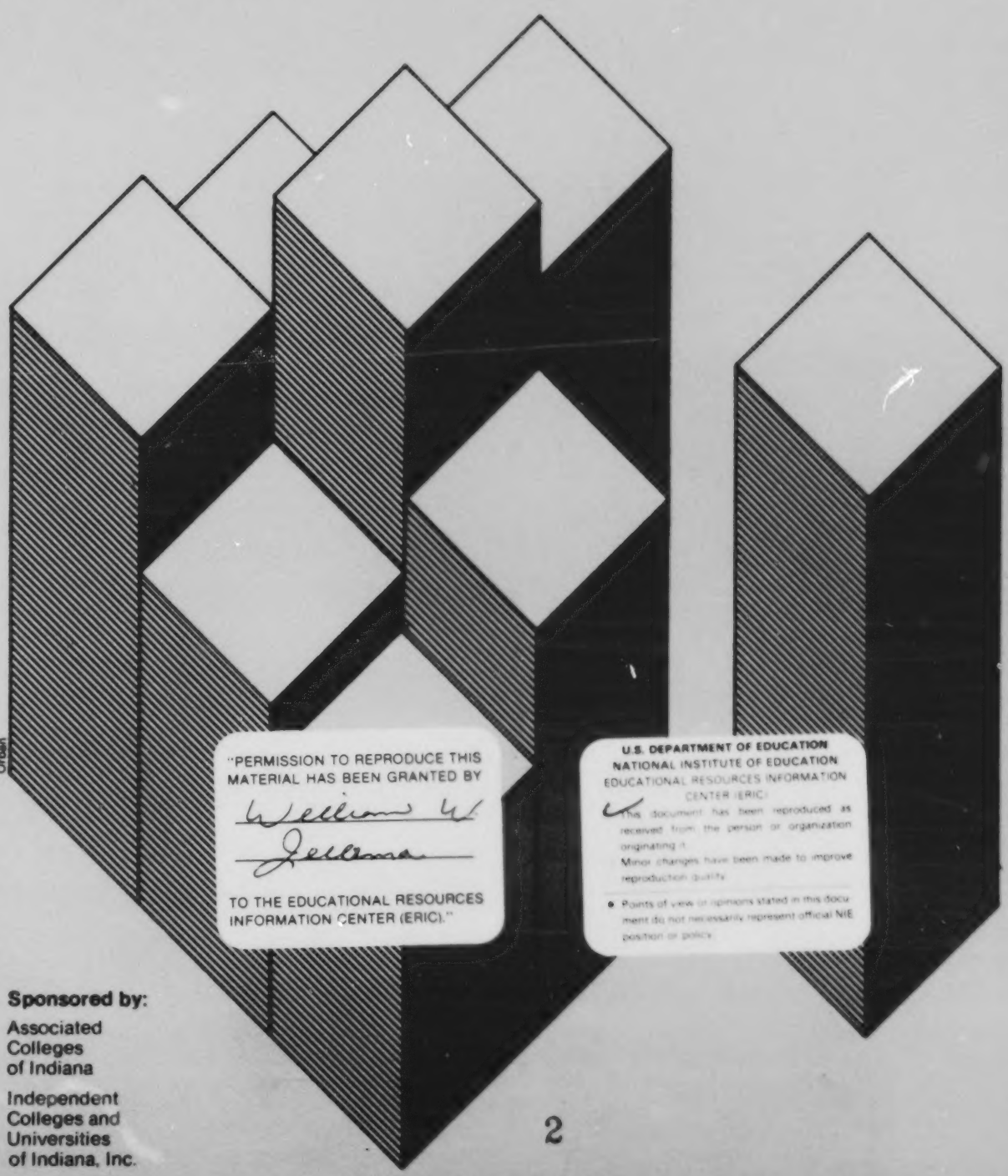
Study of Independent Higher Education in Indiana

Student Characteristics and Finances

William W. Jellema, Director



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STUDENT CHARACTERISTICS AND FINANCES

A Report To The
Associated Colleges of Indiana
And The
Independent Colleges and Universities of Indiana, Inc.
By The
Study of Independent Higher Education in Indiana

William W. Jellema, Director
James Olliver, Assistant Director

February, 1975

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FOREWORD

The Study of Independent Higher Education in Indiana was commissioned by the Associated Colleges of Indiana and the Independent Colleges and Universities of Indiana, Inc., whose joint boards acted as a steering committee to provide overall direction for the Study.*

Underwritten by the Lilly Endowment, Inc., the Study had, as its major purposes, to enable both the sector as a whole and individual institutions to understand themselves better; and, as a consequence of that understanding, present themselves and their case to the public and to their various constituencies articulately; and, further, to lay the basis and develop the local expertness for the systematic continuing collection of data to satisfy these continuing needs for self-understanding and articulation.

In its year of operation the Study produced six reports on studies that were useful at both the sector level and at the individual institution level. These reports concern themselves with:

Institutional Goals

Cost of Instruction

Student Characteristics and Finances

Financial Health

Interinstitutional Cooperation

Economic Impact

This particular report on students was drafted by Professor John Taylor of Catholic University with technical assistance from Dr. Edmund Jacobson of College Entrance Examination Board, and John Bush and William Osmon of Indiana State University. The instrument which elicited these data was drafted largely by James Olliver with the assistance of Ann Riley, William Kramer, Andrew Lupton, Richard Tully, Alan Able, and Kurt Moses.

The survey instrument on students was administered on individual campuses under difficult conditions by the following capable persons:

Anderson College----------Robert A. Nicholson, Vice President for Academic Affairs

Bethel College----------Wayne Gerber, Academic Dean

Butler University----------Paul Stewart, Vice President for Academic Affairs

Calumet College----------Mike Guiden, Assistant Academic Dean

Concordia Senior College---David Ludwig, Director of Testing

DePauw University----------Larry Elam, Chief Accountant

Earlham College----------Frances Morrison, Administration Assistant, Research & Testing

Fort Wayne Bible College---Timothy Warner, President

Goshen College----------Henry D. Weaver, Provost

Grace College----------E. William Male, Academic Dean

Hanover College----------Harold J. Haverkamp, Academic Dean

Huntington College---------James W. A. Hoffman, Director of Public Relations

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Indiana Institute of Technology----------Evelyn Bowyer, Registrar

Manchester College---------Eldon Fahs, Director of Institutional Research

Marian College----------William Woodman, Dean of Student Services

Marion College----------E. Harold Shigley, Director of Admissions

Northwood Institute--------James McEllhiney, Academic Dean

Oakland City College-------Richard V. Beesley, Dean of the College

Rose-Hulman Institute of Technology----------Ralph Ross, Vice President for Student Affairs

Saint Francis College------Sr, M. Agnes Hatke, Registrar

Saint Joseph's College-----Martin D. Ryan, Chairman,
Department of Sociology

Saint Mary-of-the-Woods
College------------------Sr. William Eyke, Vice President
for Academic Affairs

Saint Mary's College-------Sr. Jeanette Lester, CSC,
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Saint Meinrad College------Rev. Cajetan White, Registrar

Taylor University----------Tom Beers, Dean of Students

Tri-State College----------William L. Scott, Dean of
Students

University of Evansville---Charles Simmons, Vice President
for Academic Affairs

University of Notre Dame---Leo Corbaci, Dean of Administra-
tion

Valparaiso University------Walter Rubke, Vice President
for Student Affairs

Wabash College-------------Norman C. Moore, Dean of Students

In the course of the whole Study I have been most ably assisted by James Olliver, as we have been assisted, each in turn, by Elizabeth Shelby, Harriet O'Connor, and Beverly Patterson.

William W. Jellema
Director

February, 1975

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* Members of the Steering Committee:

Reverend Charles Banet, President, St. Joseph's College
Dr. Richard M. Bateman, President, Tri-State College
Reverend James T. Burtchaell, C.S.C., Provost, University
of Notre Dame
Dr. Woodrow Goodman, President, Marion College
Dr. Wallace B. Graves, President, University of Evansville

Dr. John E. Horner, President, Hanover College
Dr. A. G. Huegli, President, Valparaiso University
Dr. Alexander E. Jones, President, Butler University
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Dr. Robert E. Martin, President, Independent Colleges & Universities of Indiana, Inc.
Dr. Robert H. Reardon, President, Anderson College
Dr. Milo A. Rediger, President, Taylor University
Dr. Gene E. Sease, President, Indiana Central College
Dr. Timothy M. Warner, President, Fort Wayne Bible College

SUMMARY-PREFACE

In order to understand fully the reasons why students enrolled in the private sector of Indiana higher education, what they expect to gain while at college, and to what they aspire after leaving, it is necessary to have an understanding of their personal, academic financial, and vocational characteristics. Thirty-two independent colleges and universities participated in the collection of data from over 6,800 students. We used the 137 question Indiana Student Data Survey, a combination of a modified Student Resource Survey (S.R.S.) marketed by the College Entrance Examination Board, and our own internally generated instrument.

The result is a report of current and broad-based information useful both to the institutions and to policy planners on a variety of levels. We asked questions concerning the effectiveness of particular academic and financial aid programs. What are the sources of college students' funds? How are those funds spent? Why are students in Indiana's private sector enrolled in college, and more specifically, why in the particular college in which they find themselves? What are their intentions after leaving? Are they currently satisfied with the education they are receiving? Not all of these questions can be answered simply. Each institution has received a report on its own students' responses. We present here the statewide perspective from the composite responses of all thirty-two institutions.

Personal Characteristics

When the students enrolled in the state's independent colleges and universities applied for admission, slightly under half (49.4 percent) lived in Indiana with a solid majority (57.3 percent) either living in Indiana or within a hundred mile radius of the state. Currently 52 percent of these students are Indiana residents, with over three-quarters residing in Indiana or another midwestern state. Forty percent come from towns of 10,000 or less or farm/open country homes. This compares with 1970 census data showing 48.7 percent of the population residing in these areas.

Close to nine-tenths (88.5 percent) of the students fall within the traditional 18 to 24 college-age bracket. Nearly 80 percent began as first-time freshmen. Eighty-seven percent of the students are white; 13 percent non-white. The great majority are not married (84.9 percent), but a breakdown by class load reveals major differences. While 90 percent of those taking a full load are single, 65 percent registered for under one-half load are married.

When asked to designate a religious preference, 51 percent responded "Protestant" and 27 percent "Roman Catholic." Over three-quarters of all students had graduated from a public high school. A significantly larger proportion of Protestants felt that the institution's religious affiliation was an essential or very important factor in their choice of a college than did members of other religious groups.

Using one mile as an arbitrary line of demarcation, fewer than one in four students (23.4 percent) taking over a half time load are classified as commuters. Over half of the students work during the school year, with nearly 5 percent working forty hours or more per week. Close to ninety percent work over the summer months. Non-whites work more, have lower family incomes, and are more likely to be part-time students than their white counterparts.

Academic Experience

Of the ten possible reasons offered for going to college, students in Indiana's independent institutions, irrespective of parental income, level, or race, chose "to gain knowledge" above all other reasons followed by "to learn skills necessary for a job or career," "to acquire better self-understanding," and "to become a useful member of society." When asked why they chose to attend a particular college, the availability of desired major, the reputation of the faculty, the intellectual atmosphere, and the type of institution (either two year or four year) were considered the most important in the field of seventeen options.

Close to four in five students (78.3 percent) are attending the institution of their first choice and over three-quarters (76.6 percent) are completely satisfied or satisfied with the college they are attending. This overall satisfaction is reflected in the fact that only 2.2 percent of the students definitely plan to drop out at the end of the year, with 6.1 percent planning to transfer. Eighty-seven percent either plan to graduate or return to the college next year. Students not attending the college of their first choice cite failure to be admitted as the single most important reason.

We are able to gauge the academic quality of the independent college students through their grades and extra credit achievements. Over one-third of the students report earning mostly A's in high school with 84 percent earning A's and B's. This compares favorably with 79 percent nationwide. In college, 18 percent are A students with 75 percent receiving mostly A's and B's. One quarter of the students have earned college credit either through advanced placement or credit-by-examination.

Personal Finances

The mean parental income as reported by the students is $16,939; the median is $15,826. The mean parental income of students receiving financial assistance is, of course, substantially lower. We find a number of factors tied to the income of the parents. The lower the income the more likely a student will have to work, and to work more hours per week. He is also more likely to be a part-time student. Aid and income are naturally highly correlated, with those applying for institutional and federal funds reporting a mean income of $13,776 and those not applying $20,322.

The students earn, on the average, $2,717 per year, but division by class load reveals startling differences. Full-time students earn $2,105, one-half to three-quarter time students $5,857, and less than half-time $9,509. The more a student earns, and we assume therefore, the more he works, the more likely he is to receive lower grades.

Less than one-half of the students taking at least a half-time course load use an average of $723 from savings to finance their education, a very small part of the total cost. The average student working slightly over fifteen hours per week earns $783 during the school year. An average of $1,128 is earned over the summer months. Two-thirds of those 709 married students taking at least a half-time load received an average of $1,228 from their spouses. Support from parents averaged $1,457, with women, single dependents at home, and lower division students receiving proportionately more dollars. Black students expect less financial support from their parents both in terms of actual dollars and as a proportion of their parents total resources than comparable averages for the total student population.

Financial Assistance and College Costs

Students attending Indiana's independent colleges and universities one-half to full-time report an average total budget of $3,545 for the academic year. Tuition and fees are the students' major expenses, with a median cost of $1,740. Since the institutionally supplied data reveals a median tuition and fees charge of $1,800, we are satisfied with the relative accuracy of the student reporting. Other average costs included $1,081 for room and board, $145 for books and supplies, $250 for transportation, and $347 for clothing, recreation, and incidentals.

In addition to funds from personal or family sources and employment, these costs are financed, in a large part, through federal, state, and institutional grants and loans. Institutional grants or tuition waivers provide funds for over a quarter of the students enrolled. Students in the lower income classifications receive a proportionately greater number of institutional grants.

Monetary awards from the State Scholarship Commission are heavily geared to low income students but are racially non-discriminatory. Approximately 18 percent of all full-time students receive an average of $1,063 each through the program. The impact of the state awards on the students' freedom of choice is clear and conclusive. When asked what course of action they would have taken had they not received a monetary award from the Scholarship Commission almost one in five (18.5 percent) say they would have delayed college for at least one year or sought immediate employment without intending to start college at a future date. Another 28 percent say they would have attended an Indiana public institution either as a resident or a commuter. Only 16.6 percent indicate they could somehow have found the means to attend their present institution without financial assistance.

Non-whites receive a larger proportion of federal grants than their representation in the total population would lead one to expect. Furthermore, white students who are awarded federal aid, receive, on the average, smaller amounts.

Approximately one third of the students borrowed an average of $1,192 to finance their education. Married graduate students report loans half again as large as the mean. Eighty percent of the students say they would be willing to borrow money to stay in school.

Subtracting the total budget from the total resources, we discover that two-thirds of the students taking over a half-time load are adequately able to finance their education. These 4,134 students have an average $1,762 excess of resources over budget. At the same time one-third (2,131 students) report an average need of just under $1,000. A substantial minority of students attending the state's independent institutions appear hard put to meet costs, given current support and aid parameters.

Future Educational-Vocational Plans

Fewer than one in five students have not made a choice of vocation, and nearly six in ten do not expect their choices to alter. Business and education accounted for over a quarter of the vocational choices.

The most influential sources in choosing a career are parents and relatives, previous work experience, and college course of study. Together these three sources make up 71 percent of the responses identifying a source. When asked to identify the most important reason for choosing a particular vocation, almost half of the students cite the "activities of the work." The second most popular response--chosen by only one student in eight--is "serving society." Money, prestige, and status all rank low.

Although half the students reside in Indiana, only one-third definitely plan to seek employment in the state. Over a quarter of the students, however, are undecided on the location of future employment.

There appears to be a correlation between academic major and future plans. Social science majors are less inclined to go to work immediately and are more likely to continue their full-time education. Physical science majors, like students in social science, are more inclined to continue their education than to enter the labor market. Engineering-architecture majors follow a pattern similar to business majors, which favors immediate employment. Education majors also plan to begin full-time employment after the bachelor's degree rather than continue full-time educational programs. Those in education, however, are disproportionately well represented among those who intend both to work full-time and continue with part-time educational programs. Humanities majors are less likely to enter the immediate job market, but are also more undecided than other majors concerning their future plans. Health majors, not surprisingly, are represented disproportionately among those who intend to continue their formal full-time education. Professional standards and licensing requirements are such that postbaccalaureate training is essential for many health vocations. Vocational-technical majors are inclined to continue their present employment and not to continue their formal education on a full- or part-time basis.

Parental income also affects a student's course of action. Beginning with those who come from families earning $12,000 a year, each category of increasing income contains a larger proportion of students indicating that they intend to continue their education full-time.

Of the slightly over 6,000 students who plan to earn their B.A., 44 percent plan to seek immediate full-time employment without part-time graduate work or continue working full-time if presently employed. Another 15 percent intend to continue their education on a full-time basis. One hundred and thirty-one students (1.9 percent) contemplate both a full-time job and a full-time course load following graduation.

Close to twenty percent of the students plan to pursue a doctorate, with a smaller proportion of women than men intending to continue for the degree. Sixty-two percent of all respondents anticipate acquiring some degree beyond the B.A. When asked where they planned to enroll as graduate students, slightly over a quarter (28.0 percent) replied that the question is not applicable with almost one-third (31.5 percent) undecided about where they will pursue graduate work. Indiana private institutions can expect 7.5 percent, and Indiana public institutions 12.2 percent of the students in Indiana's independent sector planning postbaccalaureate work. Interestingly, the closer a student's home is to his undergraduate college, the more likely he is to attend a university in Indiana for graduate work.

Diversity

In the previous sections we highlighted median and mean statistics. It is important now to note that a great deal of diversity in student backgrounds, aspirations, and financial patterns exists within the sector, and indeed, within each institution. While half the students were Indiana residents when they applied to our composite college, this proportion varied greatly from one institution to another. Only 6 percent at one small institution were Indiana residents when they applied for admission, while 89 percent came from Indiana at another institution. Four enroll less than 20 percent from Indiana, while two enroll over eighty percent.

Examining the reasons given for attending college, we find that at all institutions "to gain knowledge" was judged to be of great importance with only a slight variation among the campuses. There was a considerable amount of variation, however, on other proposed reasons. "To increase lifetime earning power," was judged to be on the top side of "very important" by the average student at one institution, and somewhere between "desirable" and "not important" by the average student at another institution. Turning to the reasons cited for choosing a particular college, the high and low mean institutional ratings again reveal diversity among institutions, "religious affiliation" being the prime example. It rates as the most important reason for choosing a college among students at one institution and the least important by students at another institution. Similarily, the location (state or region) is viewed as "very important" at one institution, while students at another institution rate it between "desirable" and "not important".

Students attending Indiana's institutions arrive with a variety of high school backgrounds. At one college students report mean high school grades of 2.6; at another 3.4 (on a four point scale). College grades narrow from a mean score of 2.6 at the lowest institution to 3.1 at the highest. The range of students responding that they are attending their first choice college ranged from a high of 90 percent to a low of 61 percent.

Among students taking at least a half-time course load, there are significant differences in the term-time employment patterns. The average number of hours per week during the school year students spent working was 27 hours at one institution, 24 at another. At five institutions the average was below four hours per week. The lowest was just over two hours.

One of the more disparate examples of diversity within the sector can be seen in the range of parental income. While the median family income of students is higher than that of the median income for Indiana families generally, the figures vary greatly from one institution to another. The mean income at the highest institution is twice the mean income at the lowest ($23,000 vs. $11,000). The same

is true with the parental contribution to the students' education. The students at three institutions report an average contribution of under $500, with a low of $317, while the students at five institutions report an average contribution of over $2,000 with a high of $2,614.

The range within institutions provides some further illumination here. For the institution with the students reporting the lowest parental income, 19.4 percent of the parents make under $6,000, but 1.1 percent earn over $30,000. At this same institution 1 percent of the parents contribute over $3,000 to the students' education. In contrast, at the institution where students report a $23,000 mean annual income, 36.7 percent of the parents make over $30,000 but 3.2 percent earn under $6,000. Similarly, while almost two-thirds of the students (58.2 percent) receive over $3,000 in parental support, 2.3 percent are given no assistance by their parents.

Clearly the independent colleges and universities of Indiana serve a wide range of socio-economic groups and are blessed with capable, cosmopolitan student bodies.

Limitations

The Indiana Student Data Survey has collected an immense amount of information from close to 7,000 students in Indiana's private sector. This report, and the analyses performed to date come nowhere near exhausting the analytical potential existing in the data. Though the obvious limitations of anonymous unverified student reporting must be acknowledged, we found the responses to be internally consistent and reliable.

We have presented a description of how things are, but this information itself does not explain why they are that way or how they should be. In this sense the report is only a beginning and not an end. Further study on the "why" questions is essential if the maximum value of these data is to be realized by institutional and public policy makers.

CHAPTER I

PERSONAL DATA

We need to know the age, sex, marital status, and other personal characteristics of students in Indiana if we hope to understand them and the problems they face in financing private higher education.

AGE

The age spread of the 6,810 responding to the question of age (item 7)[1] closely approximates the age spread of students in postsecondary educational institutions across the country. Table 1 below shows the results:

Table 1

AGE OF RESPONDENTS

Percent[2] of 6,810 Responding	17 or under	18	19	20	21	22-24	25-29	30-34	35-40	41+
	0.6	14.4	24.8	21.0	17.3	11.0	5.9	2.5	1.4	1.1

SEX

Nearly six out of ten (57.1 percent) students in independent colleges in Indiana are men and 42.9 percent are women. These proportions are comparable to data from a continuing nationwide study of higher education, the Cooperative Institutional Research Program, sponsored by the American Council on Education. Although females tend to outnumber males in census reports of the age-span 17 through 22 (an age-span that accounts for 70 percent of the population surveyed in this study), females superiority of numbers has been declining, and the figures in Indiana seem to be in keeping with the national picture.

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[1] At each section in the report where reference is first made to data from the Indiana Student Data Survey, a copy of which is appended to this report as Appendix A, the item number is given so the reader may see exactly how the question was worded and exactly how the categories of response were identified.

[2] Percentage figures in all charts and tables may not exactly equal 100 due to rounding off of figures.

RACIAL OR ETHNIC GROUP MEMBERSHIP

Less than 13 percent of the students responding constitute the non-caucasian minority (item 9). The data on racial or ethnic background is as follows:

Table 2

RACIAL OR ETHNIC BACKGROUND

	Percent of 6,792 Responding
White American	87.4
Black American	2.8
American Indian[3]	2.8
Mexican American[4]	2.4
Oriental or Other Asian American	1.0
Puerto Rican/Other Spanish-Speaking American	0.5
Other	3.2
	100.1

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[3] The exact wording of this response on ethnic identification was stated "American Indian/Native American." Since the figure appears to overstate the number of American Indian students enrolled in Indiana's private colleges, we conjecture that some students may have responded to the Native American terminology as meaning Native born American. This possibility should be kept in mind in the subsequent analyses of ethnic background in the remainder of this report.

[4] Future references to racial or ethnic background will combine the Mexican Americans and Puerto Rican/Other Spanish-Speaking American category, Spanish-Speaking Americans.

Again, however, these proportions are comparable to those found in other surveys of students in higher education.[5]

Of those respondents who registered caucasian background, 54.8 percent were freshmen or sophomores, and 39.4 percent were upperclassmen; 5.7 percent were graduate students. Among those responding as blacks, 60.3 percent were underclassmen, 34.4 percent were upperclassmen and 5.3 percent were graduate students. Approximately the same proportion of black as causasian students in Indiana with a bachelor's degree tend to undertake graduate study, but a smaller proportion of black students make it to the upperclass, and therefore to the bachelor's, level. The data do not indicate whether the larger proportion of blacks at the lower-class level signifies that black students withdraw from college at a higher than average rate or that there is an increasing trend to enroll black students.

MARITAL STATUS

Of the male respondents, 83.8 percent (3,260), and of the female respondents, 86.3 percent (2,523), indicated that they are single (item 10).

Of the students who indicated that they are married (920 or 13.5 percent of those responding), 62.6 percent are male and 37.4 percent female. Only 6 percent of the lower division students responding are married; 15.5 percent of the upper division students are married; and 66.7 percent of the graduate students are married.

Only 0.8 percent of the lower division students, 1.1 percent of the upper division students, and 2.4 percent of the graduate students indicated that they were separated or divorced.

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[5] Astin, Alexander, et al., The American Freshman: National Norms for Fall, 1970, 1971, 1972, 1973 (Washington, D.C.: American Council on Education).

The relationship between marriage and full or part-time status is an intimate one. Of all full-time students, 90 percent are single; while 65 percent of those taking less than a half-time load are married.

Slightly over ten percent of married students have children dependent upon them for support. Of the 718 students represented, 47.6 percent have one, 25.8 percent have two, and 14.1 percent have three children.

RESIDENCE

The survey reveals several interesting facts about the students' residence patterns.

1. Nearly 40 percent (2,631) come from towns of 10,000 or less or from farms or open country homes (item 93). The 1970 census report[6] indicates that 48.7 percent of the total population of Indiana lived in communities of 10,000 or less or in rural areas. In view of the steady trend of population in Indiana away from the smaller communities and rural areas to the larger metropolitan areas, the residency pattern of Indiana students in 1974 is similar to that of the total state population.

2. At the time they applied for admission to college (item 68), half (49.4 percent) of the respondents were Indiana residents. This percentage varied greatly from one institution to another. Only six percent of the students at one small institution were Indiana residents when they applied for admission, while 89 percent came from Indiana at another institution. Four enroll less than twenty percent from Indiana while two enroll over eighty percent.

3. Students apparently consider a school's distance from home important, since 45.6 percent, including 537 from out-of-state, lived within 100 miles of the college they now attend (item 68). When the Indiana residents who lived more than 100 miles away from school are added to both residents

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[6] Dept. of Commerce, Bureau of the Census, 1970 Report: Number of Inhabitants - Indiana, p. 9.

and non-residents who lived less than 100 miles away, the sum accounts for 57.3 percent of the 6,785 responses. Thus, the majority of students at independent colleges and universities in Indiana are either Indiana residents or persons living close to the borders of Indiana.

Table 3

LOCATION OF RESIDENCE WHEN APPLYING TO THE COLLEGE ATTENDED

	Number Responses	Percent of Total Responses
Indiana - Less than 10 Miles from College [7]	913	13.5
Indiana - 10-50 Miles Away	988	14.6
Indiana - 50-100 Miles Away from College	656	9.7
Indiana - More than 100 Miles Away	792	11.7
Adjoining State - Less than 50 Miles Away	179	2.6
Adjoining State - 50-100 Miles Away	358	5.3
Adjoining State - More than 100 Miles Away	1,250	18.4
Non-Adjoining State	1,473	21.7
Foreign Country	176	2.6
	6,785	100.1

[7] See Appendix A for exact wording of questions and of response options.

4. Half (52 percent) of the responding students presently hold their legal residence in Indiana (item 12). Another 25.3 percent are legally residents of other midwestern states. Thus, 77 percenc are legal residents of Indiana or of one of the other midwestern states. Clearly, the independent colleges of Indiana serve a regional population.

5. About one in ten (10.2 percent) of the respondents taking more than a half-time load live with parents or relatives (item 60). Of those taking more than a half-time load, 60 percent live in college residence halls or college-owned apartments. Another 11.3 percent live in fraternity or sorority houses. Men choose independent housing in greater proportion than women. The same proportion of women and of men live at home or with relatives, but 20.5 percent of the men and 13.5 percent of the women live in off-campus housing and other non-college residence halls. During the school year 51.7 percent of the men and 67.5 percent of the women live in campus housing.

6. Of those carrying more than a half-time load of studies, 23.4 percent live more than a mile from campus (item 61). Using this distance as an arbitrary line of demarcation, we estimate that about one in five students commutes.

Table 4

DISTANCE FROM LIVING QUARTERS TO CAMPUS

	Number Responses	Percent of Total Responses
Live on Campus	4,294	66.4
Under 1 Mile	661	10.2
More than 1 Mile, but Less than 3	341	5.3
More than 3 Miles, but Less than 5	270	4.2
More than 5 Miles, but Less than 10	335	5.2
More than 10 Miles, but Less than 15	188	2.9
More than 15 Miles, but less than 25	149	2.3
More than 25 Miles	226	3.5
	6,464	100.0

RELIGIOUS PREFERENCE

The religious preferences of 6,741 students in the survey (item 94) were distributed as follows:

Table 5

RELIGIOUS PREFERENCE

3,438	Protestant	51.0%
1,823	Roman Catholic	27.0
569	Other	8.4
493	None	7.3
349	Prefer not to respond	5.2
69	Jewish	1.0
6,741		99.9%

The ISDS (Indiana Student Data Survey) reports some pertinent differences in what the various religious groups consider important when choosing a college. Table 6 below shows that a significantly larger proportion of the Protestants felt the religious affiliation of a prospective college was an essential or very important factor in their choice of institution than did members of other religious groups. Somewhat larger proportions of the Roman Catholic and "other" groups said extracurricular activities were a significant consideration, but even in those groups this option ran a poor fourth to the three most significant factors--field of study, intellectual atmosphere, and reputation of the faculty. Clearly, regardless of religious grouping, respondents to the questionnaire are much more concerned about these three factors than they are about any of the other factors in items 106 to 122.

Table 6

PERCENT OF RELIGIOUS GROUPS INDICATING
ESSENTIAL AND VERY IMPORTANT FACTORS IN CHOOSING A COLLEGE

Religious Preference	Intellect. Atmosphere	Field/ Study	Reputation/ Faculty	Extra- Curric.	Religious Affiliation
Prot.	57.9%[8]	75.5%	64.8%	27.7%	39.2%
R.C.	65.8	77.1	63.9	35.5	26.3
Other	58.9	72.9	60.5	33.6	25.1
None	59.8	63.9	59.0	25.4	5.5
Prefer not to Respond	63.9	67.0	60.2	27.2	11.7
Jewish	59.4	62.3	49.3	37.7	17.4

VETERAN STATUS

Of 6,738 responding, 527, or 7.8 percent indicated that they are veterans of the U.S. Armed Forces (item 64).

ALTERNATE PLANS TO HIGHER EDUCATION

Participants in the survey were asked, "If you are not planning to return to this school next term, indicate what you will do." (item 66). Of those responding, 5,586 (87.1 percent) said they either planned to graduate or to return. Of the other 825 respondents, 146 (2.2 percent of the total respondents) said they were dropping out of school, with about half planning to return after one year. Another 228 students did not know what they were going to do. The remainder of the group (451 students) planned to transfer to another institution.

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[8] Rows and columns do not equal 100 percent because of multiple options.

The differences in the number of students in this item divided by racial-ethnic background are too small to make firm judgments, but it is interesting to note that a slightly smaller proportion of whites (3.3 percent) than blacks (5.7 percent) had no plans for the following year.

Of the respondents to this item in the questionnaire, 56.7 percent were male, 43.3 percent female. Of those expecting to graduate, 57.0 percent were male and 43.0 percent were female. Evidently there is no difference, by sex, in persistence to graduate. However, female students more frequently plan to transfer to other institutions than males. No significant differences appear, based on sex, among those who are dropping out of school, with or without plans for returning.

It is quite clear, however, that part-time students, with or without plans to return, are much more likely to drop out of school than are full-time students. The data are shown in table 7 below:

Table 7

COMPARISON OF RESPONSES TO CLASS LOAD AND

ALTERNATIVE PLANS TO COLLEGE

Not Planning to Return to This School Next Term: What Will You Do?	TOTAL		CLASS LOAD					
	Number	Per-cent	Full-Time		1/2-3/4 Time		Under 1/2 Time	
Receive Diploma	1,366	21.3%	1,171	85.7%	116	8.5%	66	4.8%
Drop Out/Return in a Year	67	1.0	52	77.6	8	11.9	5	7.5
Drop Out Indefinitely	79	1.2	58	73.4	14	17.7	5	6.3
Transfer	451	7.1	388	87.2	41	9.2	16	3.6
Don't Know What I am Going to Do	228	3.6	184	80.7	23	10.1	18	7.9
Not Applicable	4,220	65.8	3,748	88.8	240	5.7	200	4.7
Totals of Samples	6,411		5,601	87.4%	442	6.9%	310	4.8%

The proportions of the total group responding to the question of class load (item 6) are in the bottom row. We may use proportions to measure responses to each of the alternate plans. Our measurements show that full-time students are less likely to be planning to drop out--with or without plans to return--than part-time students and that part-time students are more likely to be uncertain regarding their future and to withdraw from school than full-time students.

CHAPTER II

VOCATIONAL ORIENTATION

VOCATIONAL CHOICE

We asked a number of questions to ascertain the vocational aspirations of students in independent colleges and universities in Indiana. Table 8 indicates their responses to the question, "If you expect to earn a bachelor's degree, what do you plan to do the year after graduation?" (item 84). Table 8 also offers an estimate of parental annual income and a condensed report on financial aid students received from the State Scholarship Commission (item 69).

With 98.6 percent of the total sample (6,818) providing usable responses to this item, 51.6 percent (3,469) say they plan to work full time immediately after graduation. Less than 1,000 (12.3 percent) plan to continue their education while working full time. Whereas 3.1 percent had been in the full-time labor market prior to graduation, that proportion is anticipated to increase to 51.6 percent after they earn their bachelor's degrees.

When we compare proportional figures for the total responding group those who did, or did not, receive aid through the State Scholarship Commission, we find that a higher proportion of state-aid recipients intend to work full time without continuing their formal education (44.1 percent vs. 39.3 percent) than non-recipients.

Table 8 also reveals meaningful relationships between anticipated activities following graduation and parental income. A higher proportion of students whose parents make $12,000 per year or less plan to work full time upon receipt of a baccalaureate degree than do those students whose parents make over $25,000 per year. Almost twice as large a proportion of students whose parents make over $25,000 per year plan to continue their education full time without working than do students whose parents make less than $18,000.

The announced vocational choices (items 71-80) of 6,713 respondents are indicated in the table below. We offered eight to ten options in each of the categories listed. The categories only are summarized here to

Table 8

PROPORTION OF POPULATION IN VARIOUS CATEGORIES

RESPONDING TO ITEM 84

If you expect to earn a bachelor's degree, what do you plan to do the year after grad.?	Total Responses		Monetary Award from State Schol. Comm.							
	Number	Per-Cent	Percent Yes	Percent No	Under $7,500	$ 7,500 $12,000	$12,001 $15,000	$15,001 $18,000	$18,001 $25,000	$25,001 And Up
Immediate Employment	2,430	36.2%	42.9%	34.9%	34.6%	39.6%	36.8%	39.3%	35.9%	32.5%
Continued Full-Time Employment	206	3.1	2.5	3.0	4.6	3.2	2.9	3.7	2.4	2.1
F/T Education	907	13.5	12.0	13.7	10.8	11.5	10.9	11.6	14.6	21.0
F/T Employment and F/T Education	131	1.9	2.2	1.9	3.1	1.9	1.8	1.6	1.6	2.1
F/T Employment and P/T Education	702	10.4	12.5	10.2	9.2	10.8	11.9	13.4	10.4	8.3
P/T Employment and P/T Education	238	3.5	3.0	3.5	4.2	3.1	3.0	2.5	4.4	4.1
P/T Employment and F/T Education	398	5.9	5.3	6.2	5.1	5.9	5.8	5.7	6.7	6.1
Housewife	67	1.0	1.1	1.0	1.6	0.6	0.9	1.0	1.2	0.9
Undecided	935	13.9	11.5	14.2	12.8	12.4	15.3	12.2	13.7	15.0
Not Applicable	707	10.5	7.0	11.5	14.1	10	10.7	8.9	9.1	8.0
	6,721	99.9	100.0	100.1	100.1	99.9	100.0	99.9	100.0	100.1

conserve space. Many students ignored instructions and checked more than one item. The table needs to be read with that caveat in mind.

Table 9

RESPONSES TO A QUESTION OF VOCATIONAL PLANS

	Percent of Total Responses
Education	15.1
Business	12.1
Health Profession	10.7
Humanities/Fine and Applied Arts	10.4
Social Sciences	9.7
Engineering/Architecture	9.1
Agriculture/Forestry/ Recreation	8.3
Physical and Life Sciences, Mathematics	7.8
Vocation/Technical	5.7
Other aviation, athletics, criminology, lawyer, military, police, service worker, etc.	11.0
	99.9

Of the responses marked "other", 485 checked the sub-category, "I have not yet made even a tentative decision on my career choice." This means that 6,228 respondents made a total of 14,346 indications of vocational choice--over two choices per respondent. Since they were told to indicate only one choice, the results are difficult to interpret. In addition, although we offered options in

each vocational category, the item "other" was marked most frequently in every category but two. (In the education category "elementary school teacher" and "high school teacher" were marked more frequently than "other." In the humanities category the "religious vocation" was marked more frequently than "other.") The students' choices may reflect their uncertainty as well as the breadth of choices available today.

Despite these limitations, we do find vocational areas proportionally represented. Also, the traditional strengths in private liberal arts colleges, education and business, account for over 25 percent of the students' choices.

STABILITY OF CHOICE

We allowed two options that clarified the stability of vocational choice. One indicated the anticipated degree of change in choice, and the other indicated how often students had changed their minds about their vocational choices (items 91 and 92). Results are tabulated in table 10.

Table 10

STABILITY OF VOCATIONAL CHOICE

	Number Responses	Percent of Those Responding	
Have Not Made Choice	1,215	19.1	
Made Choice Prior to or Since Entering College	3,555	55.8	
Changed Choice Once Since Entering College	1,109	17.4	
Changed Choice Twice Since Entering College	283	4.4	
Changed Choice Three or More Times	208	3.3	Item 91
Do Not Plan to Change Vocational Choice	3,310	59.1	Item 92
May Change Vocational Choice	2,103	37.6	
Definitely Intend to Change Vocational Choice	184	3.3	

Notice the anticipated stability of vocational choice based on item 92. Nearly six in ten apparently do not expect their vocational plans to alter. The students may have thought the question referred to their vocational intentions while still in college, but the question need not have been interpreted so narrowly. In view of manpower reports that point to the frequency of major occupational change during a person's normal earning lifetime, we may question the sophistication of students responding to the survey in terms of needed vocational flexibility. A growing body of literature points to dissatisfaction in the American labor market. Some of this may stem from inadequate vocational orientation.

BASIS FOR CHOICE

Table 11 reports the responses of 6,740 students concerning the most important reason for choosing a vocation (item 81).

Table 11

MOST IMPORTANT REASON FOR VOCATIONAL CHOICE

	Total Number Respondents	Percent Total Responses
Activities of the Work	3,103	46.0
Serving Society	819	12.2
Kind of People I'll be Working With	570	8.5
Employment Opportunities in the Field	388	5.8
Money	346	5.1
Opinion of Significant Others- parents, relatives, friends	155	2.3
Status or Prestige of Job	91	1.4
Counseling Advice/Aptitude Test	55	0.8
Location	33	0.5
Other or Undecided	1,180	17.5
	6,740	100.1

The respondents seem to feel that they are self-directed in terms of vocational choice. They do not say that "counseling advice" or "significant others" have no influence on their choice. However, they do feel that matters intrinsic to the work, the duties to be performed, the interpersonal relationships to be experienced, and the opportunity of being of service to others are all more important.

SOURCES OF ASSISTANCE IN MAKING VOCATIONAL CHOICE

When asked to identify the most helpful source in making their vocational decisions (item 83), students say the influence of parents or relatives, previous work experience, and their course of study in college are more important than all other factors. (See table 12.)

These data were compared with the response patterns of those who indicated that various factors were "essential" or "very important" in choosing a college (items 106-122). Those who indicated that parental influence was important in helping them choose their vocation also tended to be among those who said parental influence was strong in their choice of a college. Those who indicated that previous work experience had helped them make up their minds concerning their future vocation were likely to be among those who felt that the location of their spouse's work or the location of the college were significant factors. The students influenced by prior work experience were not likely to indicate that parents, friends, or high school counselors were essential or very important in selecting a college.

Table 12

MOST HELPFUL SOURCES OF ADVICE WHEN CHOOSING A CAREER

	Percent of 5,122 Respondents Identifying a Source
Parents/Relatives	25.6
Previous Work Experience	23.1
College Course of Study	22.3
High School Teacher, Counselor	9.3
Friends	8.2
College Teacher	3.8
Printed Materials, Radio & TV	3.6
Other Counselor or Counseling Center	2.6
College Career-Placement Counselor	1.5
	100.0

LOCATION OF ANTICIPATED EMPLOYMENT

We asked students to indicate where they expected to work after graduation (item 85). Their responses are summarized in table 13.

The most striking fact is that while 52 percent of the students in Indiana's independent colleges are legal residents of Indiana, only 31.6 percent now plan to remain to work in Indiana. However, another substantial block (25.9 percent) indicate that they are undecided or have no preference. If all of these last ultimately find employment in Indiana and are joined by those presently planning to work here, 57.4 percent--or 5.4 percent more than are presently legal residents--would enter the rank of Indiana's highly educated manpower.

Although 77.3 percent are presently legally midwesterners, only 48.3 percent (plus 25.9 percent no preference or undecided) intend to pursue their working careers in Indiana after graduation from college.

The location from which a student comes has a predictable influence on plans for location of work after graduation. The further away from home the students are

when in college, the less likely they are to plan on working in Indiana. Forty-two and two tenths percent of those Indiana residents going to college less than fifty miles from home plan to work in Indiana, while only 36.7 percent of those going over fifty miles to college plan to work in Indiana. Those out-of-staters going less than fifty miles to school in Indiana are also different from those going more than fifty miles in their plans to work in Indiana. Here the percentages are 21.4 and 13.1 percent, respectively.

Table 13

ANTICIPATED LOCATION OF WORK AFTER GRADUATION

	Total Number Responses	Percent of Total Responses
In City or County where College Located	693	12.5
In City or County From which I came (Indiana)	660	12.0
Elsewhere in Indiana	390	7.1
Elsewhere in Midwest	923	16.7
Elsewhere in the USA	1,229	22.3
In a Foreign Country	194	3.5
Undecided/No Preference	1,426	25.9
	5,515	100.0

We separated by occupational choices, students' responses to anticipated location of future work. Those who chose vocations in the categories of business and education tend to be among those who plan to work in Indiana. Those whose vocational choices are in the physical sciences and in engineering-architecture tend to be absent from those who anticipate settling in Indiana. The same pattern emerges when we categorize responses by academic major. Item 86 asks, "If you do not expect to work in Indiana what is the primary reason for your decision?" The responses for these potential emigrants (including the undecided) are:

Table 14

REASON FOR WORKING OUTSIDE INDIANA

	Total Number Responses	Percent Total Responses
Employment availability	618	18.3
Geography/Climate	888	26.3
Location of spouse	266	7.9
Salary differential	95	2.8
Other	1,505	44.6
	3,372	99.9

We apparently did not provide enough alternatives for students to answer as definitively as they might have, since so many responded "other." Nevertheless, money is not a factor. Students either want to experience life in another part of the country ("geography/climate") or Indiana simply does not offer the jobs they want. It should be remembered that Indiana enjoys the second highest net intake of students (after Massachusetts) in higher education. The cosmopolitan nature of Indiana student bodies may have an effect on out-migration after graduation. We collected no data on the recovery by the state of graduates initially choosing to settle elsewhere.

SUMMARY

We may summarize this chapter on vocational orientation as follows:

1. There are significant relationships between parental income and students' plans to continue formal education rather than enter the labor market full time with the bachelor's degree.

2. There is a definite relationship between students' family income and their ability to attend college without working.

3. Students anticipate relatively stable vocational choices.

4. Although the students find elements intrinsic to the work, rather than external pressures, to be more influential reasons for their vocational choices, they believe their parents, relatives, previous work experience and courses of study also influence their choices.

5. Although 77 percent of the students live in the Midwest (including 52 percent who are residents of Indiana), only 48.3 percent now expect to remain in the Midwest (including 31.6 percent in Indiana) in pursuit of their careers, with over one-quarter undecided as to a future employment location.

CHAPTER III

ACADEMIC EXPERIENCE

EXPERIENCE LEADING TO COLLEGE

In Chapter II we reviewed a number of demographic data that help us to better understand students in Indiana's independent colleges and universities. We also examined data concerning the vocational aspirations of these students. In this chapter we will study their academic characteristics.

What can we tell about a student's background, about the type of high school he attended, why he chose to go to college, why he chose the particular institution at which he is enrolled, and how extensive his application process was? Some of the answers to these questions center on data provided in response to item 95: "From what kind of high school or secondary school did you graduate?" The responses are tabulated here:

Table 15

TYPE OF HIGH SCHOOL

	Total Number Responses	Percent of Total Responses
Public High School	5,129	76.2
Private, Non-Religious, Non-Military	192	2.9
Protestant Denominational	154	2.3
Catholic, Single Sex	596	8.9
Catholic, Coeducational	565	8.4
Other	97	1.4
	6,733	100.1

The picture reflected in these data is typical of midwestern high school populations.

Student Status on Entry

Nearly eighty percent presently enrolled in Indiana private colleges began there as first-time freshmen (item 65). Only 12.7 percent transferred into their present institutions--not counting 4.6 percent who have come for graduate work from some other institution.

Rationale Leading to College

These students were asked in items 96-105 to indicate the level of importance of 10 possible factors influencing their decisions to go to college. They could indicate "essential," "very important," "desirable," or "not important" for each of the ten items. Table 16 reports the "essential" and "very important" responses for those ten items. It also combines those two categories for each item. Rank order listing are printed for each response column.

Table 16

ESSENTIAL AND VERY IMPORTANT REASONS FOR GOING TO COLLEGE

	Essential Responses			Very Important Responses			Combined Responses	
	Total Number Responses	Percent Total Responses	Rank Order	Total Number Responses	Percent of Total Responses	Rank Order	Total Number Responses	Rank Order
To Gain Knowledge	3,824	57.0%	1	2,070	30.9%	3	5,894	1
Learn Job Skills	3,534	52.7	2	1,956	29.2	4	5,490	2
Acquire Self-Understanding	2,024	30.3	3	2,432	36.4	1	4,456	3
Be Useful Member, Society	1,710	25.5	4	2,343	34.9	2	4,053	4
Increase Earning Power	1,590	23.7	5	1,813	27.0	6	3,403	5
Exposure to Scientific/ Cultural Achievements	1,107	16.5	6	1,850	27.6	5	2,957	6
Best Current Alternative	813	12.2	7	1,219	18.3	7	2,032	7
Learn Recreational Skills	445	6.7	8	590	8.8	9	1,035	8
Parental Pressure	322	4.9	9	632	9.6	8	954	9
Don't Know What Else To Do	293	4.4	10	409	6.2	10	702	10

The student bodies at all of the institutions are not carbon copies of one another. At all institutions "to gain knowledge" was judged to be of great importance with only a variation of 0.42 on a scale of one to four from the highest mean rating to the lowest. "To increase lifetime earning power," however, had a variance of 1.53. It was judged to be on the top side of "very important" by the average student at one institution, and somewhere between "desirable" and "not important" by the average student at another institution. The high and low mean scores for these items are as follows:

	High	Low
To gain knowledge	1.34	1.76
Learn job skills	1.46	2.31
Acquire self-understanding	1.65	2.64
Be useful member of society	1.98	2.66
Increase earning power	1.89	3.42
Exposure to scientific/ Cultural achievements	2.18	3.37
Best current alternative	2.74	3.48
Learn recreational skills	2.98	3.55
Parental pressure	3.30	3.85
Don't know what else to do	3.45	3.89

In all three columns in table 16 students indicate that lack of other direction is a poor reason to be in college. They also cast a low vote for parental pressure but did not say that such pressure did not exist. They simply said it should not be one of the most important reasons for attending college. Neither do they consider the development of recreational skills an important reason for going to college. They are not much impressed with a "process of elimination" that leads one to feel college is "better than any other alternative open to me now."

These students rate low those factors that reveal an undirected or other-directed rationale. By inference we might conclude that these students consider as important those factors based on a clearly defined purpose. In each of the three response columns of table 16, students' favorite reasons for going to college were "Gaining knowledge," "Learning skills necessary for a job or career," "Acquire better self-understanding," and "To become a useful member of society."

We might ask whether any subgroups weighed any of the possible responses more heavily or lightly than the total group. For example, does family income make a difference in the factors students considered important in choosing a college? The answer is no. However, when we compare white responses with those of a combined non-white category[1] on each of the ten possible reasons for going to college, some differences do appear.

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[1] The non-white category combines the responses of black, Spanish-Speaking Americans, American Indian, and Oriental students.

Table 17

ESSENTIAL AND VERY IMPORTANT RESPONSES, REASONS FOR GOING TO COLLEGE

	Percent Total Responses	Percent White Responses	Percent Non-White Responses
To Gain Knowledge	87.9	87.9	87.4
Learn Job Skills	81.9	82.0	81.1
Acquire Self-Understanding	66.7	66.2	69.9
Be Useful Member, Society	60.4	59.8	64.3
Increase Earning Power	50.7	49.8	57.6
Exposure to Scientific/ Cultural Achievements	44.1	43.4	49.0
Best Current Alternative	30.5	29.4	39.7
Learn Recreational Skills	15.5	14.6	22.1
Parental Pressure	14.5	14.0	18.0
Don't Know What Else to Do	10.6	10.0	15.4

Apparently non-white students find parental pressure a more legitimate consideration in deciding to go to college. Lest some admissions officer decides to change his tactics because of this observation, he should note that this alternative was thought essential or very important by less than one in five persons in the non-white group, and the category was ranked a low ninth by both black and white respondents.

Although non-white students seemed somewhat more likely than white students to check "I don't know what else to do," it still ranked lowest of all ten possible reasons. Nevertheless, the most numerically significant difference between whites and non-whites in proportional representation was in response to the option, "Going to college is better than any other alternative open to me now." Evidently a larger proportion of non-white than white students are willing to consider the option of college simply because the other options open are not as appealing. Almost 40 percent of non-white students feel that this might be an essential or very important factor in deciding to go to college.

A larger proportion of the non-white than white respondents (57.6 percent to 49.8 percent) indicated that increased earning power could influence their decision to attend college. However, a larger proportion of the non-white students feel that exposure to cultural and scientific achievements (49.0 percent compared to 43.4 percent) and the learning of recreational skills (22.1 percent compared to 14.6 percent) are possible important factors in their deciding to attend college. On other items, the data reveal a remarkable similarity of white and non-white students in regard to reasons for college attendance.

Reason for Attending a Particular College

Table 18 summarizes what students felt were "essential" or "very important" factors in their choice of a college and the high and low responses of individual institutions (items 106-122). Notice that the type of the institution (4 year vs. 2 year) and the field of study available are judged to be of greatest importance. A second, and still highly rated group of categories, includes the reputation of the faculty and the intellectual atmosphere of the campus. At the other extreme, the location of the spouse's work or of the school, encouragement given students by high school counselors, by friends, by college officials, or by parents were judged important for noticeably smaller proportions of the students.

The high and low mean institutional ratings again reveal diversity among institutions--"religious affiliation" being the prime example. It rates as the most important reason for choosing a college among students at one institution, and least important by the students at another institution.

Table 18

PERCENTAGES OF RESPONDING POPULATION INDICATING "ESSENTIAL" OR "VERY IMPORTANT" FACTORS IN CHOICE OF A PARTICULAR COLLEGE

	Percentage of Total Responses Indicating "Essential" or "Very Important"	Variation* Among Institutions	
		High	Low
Type of Institution: (4 year/2 year)	77.8	1.58	2.50
Field of Study (major curriculum)	75.7	1.36	2.51
Reputation of Faculty	64.7	1.84	2.70
Intellectual Atmosphere	61.9	1.74	2.68
Size of Enrollment	52.4	1.92	3.04
Student Body Composition	51.2	1.67	3.55
Type of Institution: (public/private)	47.6	1.86	3.04
Location: (state or region)	41.5	2.11	3.39
Tuition/Cost	38.0	2.35	3.20
Financial Aid Available	34.6	2.39	3.44
Religious Affiliation	31.1	1.29	3.88
Extracurricular Activities	31.0	2.53	3.50
Parental Influence	23.6	2.83	3.66
Influenced by Friends Attending	16.5	3.15	3.64
College Officials	15.9	3.03	3.59
High School Counselor	12.4	3.22	3.90
Location of Spouse's Work, or of School	8.1	2.79	3.19

* Scale: "Essential" = 1, "Very Important" = 2, "Desirable" = 3, "Not Important" = 4.

NUMBER OF APPLICATIONS TO COLLEGES

One of the questions we posed asked how extensively students had searched for colleges to attend. One measurement is the number of colleges to which they applied (item 123). That information is given below:

Table 19

"WHEN YOU WERE A HIGH SCHOOL SENIOR, TO HOW MANY INSTITUTIONS DID YOU APPLY?"

	Number	Percent
None	567	8.5
One	2,362	35.4
Two	1,450	21.8
Three	1,403	21.1
Four	518	7.8
Five	191	2.9
Six	78	1.2
Seven	32	0.5
Eight	14	0.2
Nine or more	49	0.7
	6,664	100.1

A sizeable number of students (567), indicated they had not applied to any college. Obviously they were in college or they could not have participated in the study. The explanation lies in the fact that many students made no application when they were high school seniors (as the question asked) but either earlier, as juniors, or later after leaving high school.

Since slightly more than one third of the students indicated that they had made only one application, one may conclude that about two-thirds either "play it safe" through multiple admissions or have not firmly decided on their choice of a college at the time of admission.

QUALITY

We were also interested in data from which we can deduce something about the academic quality of students who took part in the survey. We examined four indicators of academic quality: extra credit for work prior to entrance, high school grades, college grades, and the dropout rate.

Extra Credit

Item 132 asked, "If you have utilized advanced placement or credit by examination options, how much credit have you earned in this fashion?" The results are tabulated below:

Table 20

ADVANCED PLACEMENT/CREDIT BY EXAMINATION

	Number Responses	Percent of Total Responses
1 - 4 hours	673	10.4
5 - 8 hours	429	6.6
9 - 12 hours	210	3.2
13 - 16 hours	97	1.5
17 - 20 hours	49	0.8
21 - 24 hours	32	0.5
25 - 28 hours	27	0.4
29 - 32 hours	26	0.4
33 or more hours	53	0.8
None or Not Applicable	4,878	75.3
	6,474	99.9

Of the students responding, 25 percent had earned college credit on the basis of college-level work done before entering college or on the basis of knowledge gained through some means other than the formal classroom programs offered by the colleges.

High School Grades

Item 62 asks, "How would you rate your academic achievements as measured by grades in high school?" While students may have been tempted to color their responses in favor of a better self-image, the results of Astin[2] and others in nationwide surveys of college students indicate that they are quite honest and accurate in their self-reporting of academic achievement. Therefore, lacking reason to suspect the data, we are encouraged to accept the following at its face value.

Table 21

HIGH SCHOOL GRADES

	Number Responses	Percent of Total Responses	Percent Attending 1st Choice College		Total Percent of Group Responding to Question About 1st Choice College
			Yes	No	
Mostly A's (3.5 or better)	2,350	34.7	82.0	15.1	97.1
Mostly B's (2.5 - 3.4)	3,343	49.3	73.0	22.2	95.2
Mostly C's (1.5 - 2.4)	1,026	15.1	64.0	28.7	92.7
Mostly D's (Below 1.5)	43	0.6	67.4	20.9	88.3
Mostly Non-Graded	16	0.2	37.5	18.8	56.3
	6,778	99.9			

Eighty-four percent of the students in independent colleges and universities in Indiana received mostly A's and B's in high school--which is slightly higher than freshmen across the nation report (79.0 percent). Of students who were not attending the college of their first choice (the reader will remember that there was a very small proportion of students involved in transfer,

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[2] Astin, Alexander, College Dropouts: A National Profile, Office of Research, Research Reports, American Council on Education, (Washington, D.C.: 1972).

table 7), 15.1 percent made mostly A's and 22.2 percent made mostly B's.

We gain some insight into the candor of the respondents when we note that the lower the grade average reported, the lower the percentage of the group that answered the question, "Are you attending the college of your first choice?"

The expected pattern emerges when we compare reported high school grades with receipt of an award, either financial or honorary, from the State Scholarship Commission. Fifty-four percent of those receiving state aid made mostly A's; 39.6 percent of those receiving state aid made mostly B's; and 5.5 percent of those receiving state aid made mostly C's (items 62 and 69).

College Grades

The report on students' achievement in college (item 63) gives us yet another glimpse of their academic quality.

Table 22

ACADEMIC ACHIEVEMENT IN COLLEGE

	Number Responses	Percent of Total Responses	Percent of Total Receiving State Award	Percent of Total Responses Male	Percent of Total Responses Female
Mostly A's	1,209	17.8	23.0	51.8	48.2
Mostly B's	3,845	56.7	58.0	55.0	45.0
Mostly C's	1,624	23.9	17.2	65.5	34.5
Mostly D's	74	1.1	1.2	62.2	37.8
Mostly non-graded	11	0.2	0.2	45.5	54.5
No college grades yet	24	0.4	0.4	54.2	45.8
	6,787	100.1	100.0		

Once again it is obvious that students in independent Indiana colleges and universities are an able group. In fact, these students make slightly better grades than

other students on a nationwide scale.[3] Apparently, those who receive an award from the state (honorary or financial) are getting higher than average grades. Of the total student population responding, 74.5 percent were making mostly A's and B's while 81.0 percent of those receiving state awards were making mostly A's and B's.

Table 22 also reports the division of letter grades by sex. The table reflects the common nationwide pattern in which females tend to do slightly better (2.9 grade average) than males (2.8).

Drop-Out Pattern

So many factors enter into a student's decision to drop out of school temporarily that it is hard to make judgments on the basis of these raw data. A student may be asked to leave for disciplinary reasons or for academic reasons; a student may be doing well academically but run out of money; a student may face up to his lack of motivation and withdraw until he can be sure he wants to go to college, and so forth. Yet, a student's persistence in college indicates stability. Table 23 reports the responses to item 131, "How many times have you dropped out for at least one academic period?"

Table 23

NUMBER OF TIMES DROPPED OUT OF COLLEGE FOR ONE TERM OR MORE

	Number Responses	Percent of Total Responses
None	5,774	87.7
One	558	8.5
Two	156	2.4
Three or more	97	1.5
	6,585	100.1

[3] Boyer, Alan et al., Four Years After College Entry, Office of Research, American Council on Education, (Washington, D.C.: 1973), p. 24.

The vast majority (87.7 percent) have persisted without a break in their program of a full academic term. This applies to a population nearly half of which has been in a college or university program for two to six years. The data indicates a stable student population.

CURRENT ACADEMIC SETTING

First Choice College

In item 124 we asked students whether they are enrolled in the college of their first choice. Their answers might help us understand something of their academic performance and satisfaction in college. Over 5,000 respondents (78.3 percent of those in the study) said they were attending the college of their first choice. The remainder (21.7 percent) said they were not attending the college of their first choice. The percentage of those in their first choice college ranged, among institutions, from 62 percent to 90 percent. Table 24 below compares these proportional figures with the proportions of students who receive various types of financial assistance from the State Scholarship Commission (item 69).

Table 24

ATTENDING COLLEGE OF FIRST CHOICE
STATE SCHOLARSHIP COMMISSION RECIPIENTS

	Total Attending First Choice College	Honorary Award Only	State Scholarship Only	Scholarship and Freedom of Choice Grant	Receiving No Aid	Educational Grant Only	Educa. Grant & Freedom of Choice Grant
Yes	78.3%	85.9%	84.7%	83.4%	76.7%	72.2%	71.9%
No	21.7%	14.1%	15.3%	16.6%	23.3%	27.8%	28.1%

As might be expected those students receiving honorary awards (high academic ability but no financial need) from the State Scholarship Commission are more likely to be attending the institution of their first choice. This complements the observation that generally the higher the high school grades the more likely a student is to be attending his or her first choice college. Similarly the winners of State Scholarships and Scholarship and Freedom of Choice awards are more likely to be enrolled in the college of their first choice.

On the other hand, winners of grants disbursed solely on the basis of need (Educational Grants and grant plus Freedom of Choice subsidies) are less likely than the total population to be enrolled in their first choice college. Indeed those students receiving no award at all from the Scholarship Commission are proportionately better represented than these latter grant recipients.

Two caveats are in order here. The "non-recipients" category is weighed with out-of-state students who reflect a broad spectrum of academic capabilities and financial needs. ISDS revealed that students receiving no awards from the State Scholarship Commission had reported a higher mean parental income than award recipients. Since there is a positive correlation between parental income and grades, the inference could be made that roughly as many or more out-of-state students, had they been Indiana residents, would have received scholarships as grants, placing the "no aid" category logically between the two programs in table 24.

The picture is further clarified when one views the impact of the Freedom of Choice Grants. Remembering that the Freedom of Choice Program was in its first year of operation in 1973-74 (and therefore had relevance only to freshmen students) it is the purpose of these grants to fill the gap between the higher financial need of students at high-tuition independent colleges and the students' ability to meet that need. The lower the family income, college costs remaining constant, the more likely a student is to receive a Freedom of Choice Grant as a supplement to other state aid. Given the earlier discussion of the correlation between income and likelihood of first choice college attendance, it is understandable that the recipients of Freedom of Choice awards would be slightly less likely to be attending their first choice institution than winners of Scholarship or Educational Grants alone.

One in every five respondents indicated that he or she was not enrolled in his or her first choice institution. What was the first choice institution like? For 42 percent it was a state-supported university and for 53.4 percent it was an independent college or university. It was located in Indiana for 50.8 percent of the respondents. For one quarter of them the college of their first choice was less than 1,000 in enrollment; for another third it was over 5,000. In comparison to the college these "second choice" students did attend, nearly one third said that their first choice would have cost less; 70 percent said it would have cost more. And yet, less than 10 percent indicated they

did not attend the college of their first choice, because it was too expensive for them.[4] Why then do the students say they are not attending the college of their first choice? We asked this in item 129; the results are summaried below:

Table 25

REASONS FOR NOT ATTENDING FIRST CHOICE COLLEGE

	Number Responses	Percent of Total Responses
Not Admitted	337	27.2
Too Expensive For Me	170	13.7
Financial Assistance Available at Present College	162	13.1
Campus Environment Didn't Suit Me	156	12.6
Distance/Location	124	10.0
Parental Pressure	116	9.4
Did Not Offer Academic Major I Wanted	87	7.0
Discouraged by High School Counselor	46	3.7
Discouraged by College Officials' Attitude	42	3.4
	1,240	100.1

Over one fourth of those choosing one of the substantive responses to this item said that the reason they were not attending the college of their first choice was that they were simply not admitted. This possibility accounts for twice as many responses as any other reason given for not attending the first choice college. However, there are two responses that are financial reasons ("Too Expensive For Me," and "Financial Assistance Available at Present College.") These combined responses total 26.8 percent. In addition, "Distance/Location" (10.0 percent) may have financial

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[4] There is some disparity in the data on these items. More students responded to items 125-128 than indicated in item 124 that they were not in their first choice college. The reader may judge from the questions and responses whether this was more likely a consequence of some respondents overlooking item 124 or some respondents identifying their present (and first choice) college.

implications. Parental pressure, high school counselors, college officials--all potential pressures over which the students could claim they had little or no influence--all ranked very low in the order of reasons compared with the failure to be admitted.

Let us remember (table 18) that opportunities to study in their chosen field was one of the most frequently mentioned reasons for students' choosing a particular college. Lack of a desired academic major was not one of the frequently mentioned reasons for failure to attend the college of their first choice. Evidently both first and second choice colleges qualified on this score for most students.

Current Class Level

At the beginning of this chapter we asked about the class level of students responding to the questionnaire. The results of item 5, which asked this question, are summarized below:

Table 26

CLASS LEVEL

	Number Responses	Percent of Total Responses
High School Senior	32	0.5
College Freshman	2,036	29.9
College Sophomore	1,603	23.5
College Junior	1,525	22.4
College Senior	1,175	17.2
Fifth-Year Undergraduate	28	0.4
First-Year Graduate or Professional Student	188	2.8
Second-Year Graduate or Professional Student	101	1.5
Third or Fourth-Year Graduate or Professional Student	94	1.4
Unclassified	31	0.5
	6,813	100.1

When we analyzed by racial-ethnic background, marital status, vocational choice, or number of hours worked per week, we found no startling variations from the figures in table 26. Freshmen are disproportionately represented among those who live at home; and self-supporting or married students are disproportionately absent among lower classmen and disproportionately present among upperclassmen. Freshmen are disproportionately well represented among those who do not work at all during the school year. The further along a student gets in college the more likely he is to work and the more hours per week he is likely to work.

Academic Program

From item 4 we learned what academic programs our respondents were enrolled in. This information is provided in table 27 below:

Table 27

ACADEMIC PROGRAM

	Number Responses	Percent of Total Responses
Education	1,286	18.9
Business	1,010	14.9
Social Sciences	943	13.9
Humanities and Fine Arts	920	13.5
Undeclared Major or Other	742	10.9
Physical and Life Sciences, Mathematics	681	10.0
Engineering-Architecture	593	8.7
Health Professions	551	8.1
Vocational-Technical	54	0.8
Agricultural Sciences	21	0.3
	6,801	100.0

None of these academic areas is disproportionately represented in any category of factors in choosing a particular college (table 18) except that those who would consider the religious affiliation of an institution significant in choosing a college tend not to enroll in programs of engineering, and those who indicate that a spouse's work or the location of the institution are important factors in the choice of an institution tend to be disproportionately well represented among those majoring in education. We find similar relationships between academic majors and vocational interests.

We note customary distinctions in students' choice of major when the distribution is separated by sex. Women are overrepresented in education and nursing, and men predominate in engineering and business administration. Education majors predominate among part-time students. Programs with a lower proportion of part-time students than one might expect are humanities or social sciences, physical and life sciences, including mathematics, engineering-architecture, nursing, and the other health professions. With the exception of the humanities and social sciences, these fields tend to include the most clearly defined curricula, to depend most heavily on laboratories, and to concentrate on cognitive learning.

When we group responses to the academic major by white and non-white classifications, we find no significant distinctions. The only exception is in engineering-architecture where non-whites tend to be disproportionately well represented. We see the reason for this and several other distinctions based on the racial-ethnic background by which students designated themselves when we further analyze major programs of study according to black, Spanish-Speaking Americans, American Indian, and Oriental groups. A heavy concentration of Orientals more than offsets a disproportionately small number of blacks in engineering and causes the non-white population to be disproportionately present among those majoring in engineering-architecture. (Since engineering has been a "man's occupation," this helps explain the skewed population by sex in Chapter I.)

Blacks and Spanish-Speaking Americans are disproportionately present among those majoring in the social sciences. Those of Oriental background seem to shun education and blacks to shun nursing.

Stability of Academic Major

In item 4, 742 students (10.9 percent) said they had not yet declared a major, or were enrolled in programs not listed in table 27. In item 89, students were given an opportunity to indicate how certain they were of their major. Nearly one in ten (9.1 percent) very close to the figure in item 4, indicated that they had not declared a major. Most (83.2 percent) of the respondents said they had either made and stuck with their major choice or had changed it but once. This evidence of stability in academic decision-making is reflected in the responses to item 90, which asked the students how certain they were of their choice of major. Seventy-nine percent of them said they had no intention of changing their majors. Only 18.1 percent acknowledged that a change was possible, and even fewer (3 percent) indicated a definite intention to change. Those who seem most certain of their choice of major are concentrated in the fields of education and engineering-architecture. Those who are most ready to entertain the idea of a change in major seem to be disproportionately represented among those majoring in vocational-technical subjects and in agriculture.

Full-Time, Part-Time

Of the students responding, 88.1 percent (5,947) indicated that they were taking a full-time load (item 6). Black, Spanish-Speaking Americans, and American Indian students were more likely to be taking part-time loads than white students. Were they working more to help meet the costs of college? One or more such racial-ethnic groups are more heavily represented in families earning less than $12,000 per year and are less likely to be among those earning $25,000 or more per year, so this is possible though not confirmed by the data.

Although students from an Oriental background are less likely to be taking a part-time academic load than white students, the possibility of their carrying a heavy work-load is supported by data from item 15 in which blacks, Spanish-Speaking Americans, and American Indian students are proportionately absent from those who said they do not work at all during the school year.[5] A disproportionate number of these same students say they work forty or more hours per week. The data indicate that minority students

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[5] For further significance of the tendency of minority students to work more, the reader is referred to Chapter VI.

come from families with lower incomes; they are more likely to be part-time students; and they work more during college than do white students.

Satisfaction with College

Table 28 combines data from items 134, 124, and 63. We asked students in item 134, "How satisfied are you with this college as a whole?" We summarized the results in the left hand portion of the table. Slightly over three quarters of the respondents said they were satisfied or completely satisfied with their college. For individual colleges, the highest mean score (1.57) was right between "completely satisfied" and "satisfied." The lowest mean score (2.72) was just above "indifferent."

We tried to establish sources of satisfaction or dissatisfaction, comparing students' responses to item 124: "Are you attending the college of your first choice?" and to item 63 in which they reported their college grades. The proportional representations run exactly as common sense would lead one to expect in every single instance. Students attending colleges of their first choice are more satisfied than those who are not. Students attending their second-choice college are more likely to be indifferent toward or dissatisfied with their collegiate experience.

The same can be said of grades. Students who make A's and B's tend to be more satisfied with their college than students who make mostly C's and D's. Those with lower grades have more of their members among those who are indifferent to or dissatisfied with their collegiate experience and fewer of their members who are satisifed or very satisfied with their college.

Thus we see a clear relationship between being admitted to the college of one's choice, academic achievement, and satisfaction with college.

Table 28

SATISFACTION WITH COLLEGE COMPARED

WITH

FIRST CHOICE COLLEGE AND GRADES

	Number Responses	Percent of Total Responses	Attend First Choice College				College Grades							
			Yes		No		Mostly A's		Mostly B's		Mostly C's		Mostly D's	
Completely Satisfied	1,449	21.9%	1,170	23.3%	246	17.8%	292	24.7%	835	22.3%	304	19.5%	9	13.4%
Satisfied	3,612	54.7	2,821	56.2	701	50.7	689	58.3	2124	56.7	757	48.7	23	34.3
Indifferent	777	11.8	537	10.7	208	15.0	87	7.4	385	10.3	278	17.9	17	25.4
Unsatisfied	627	9.5	409	8.1	185	13.4	96	8.1	347	9.3	165	10.6	10	14.9
Completely Unsatisfied	140	2.1	85	1.7	44	3.2	17	1.4	56	1.5	52	3.3	8	11.9
	6,605	100.0	5,022	100.0	1,384	100.1	1,181	99.9	3,747	100.1	1,556	100.0	67	99.9

FUTURE ACADEMIC PLANS

This chapter has reviewed data that shed light on the academic background of respondents to the survey, evidences of the quality and of the current academic setting of the students and evidence of their degree of satisfaction with their college. Now we will examine the students' future academic plans.

Length of Time to Degree

How much time do students expect to spend working for their bachelor's degrees? Item 130 asked this question. The results are summarized in table 29.

Table 29

YEARS OF STUDY EXPECTED FOR BACHELOR'S DEGREE

	Number Responses	Percent of Total Responses
3 Years	304	4.6
4 Years	4,470	67.8
5 Years	598	9.1
Over 5 Years	327	5.0
Will Drop In and Out/So Have No Time Frame	141	2.1
Other	126	1.9
Not Applicable	630	9.6
	6,596	100.1

The traditional four-year program still predominates. But slightly over one in five expect to earn the degree in some time span other than four years.

Plans After Graduation

Table 30 summarizes future plans of students in anticipation of their graduation from undergraduate school (item 84). The reader is reminded that a supplementary analysis of this item has been displayed in table 8.

Table 30

WORK AND STUDY PLANS AFTER EARNING BACHELOR'S DEGREE

	Number Responses	Percent of Total Responses
Immediate Employment	2,430	36.2
Continue Full-Time Emp'oyment (If Employed Full-Time While in College)	206	3.1
Full-Time Education	907	13.5
Full-Time Employment and Full-Time Education	131	1.9
Full-Time Employment and Part-Time Education	702	10.4
Part-Time Employment and Part-Time Education	238	3.5
Part-Time Employment and Full-Time Education	398	5.9
Housewife	67	1.0
Undecided	935	13.9
Not Applicable	707	10.5
	6,721	99.9

Comparing the data in table 30 with other responses in the survey, we find that those who are undecided tend to be among those who anticipate a change in their academic majors. Those who may change and those who will change their academic majors, do not plan on immediate employment after graduation.

The meaning of these alternative options for post-baccalaureate activities take on added clarity when we separate students according to their majors. Business majors are more heavily represented among those who plan to go into immediate employment than is the total student population. Nearly 50 percent of the business majors plan to work immediately, while only about one-third of the total population expect to do this. Concommitantly, a

smaller proportion of business majors intend to continue full-time education than the proportion of the total population which these majors represent.

Social science majors are less inclined to go to work immediately, and are more likely to continue their full-time education. Physical science majors, like students in social science, are more inclined to continue their education than to enter the labor market. Engineering-architecture majors follow a pattern similar to business majors which favors immediate employment. Education majors also plan to begin full-time employment after the bachelor's degree rather than continue full-time educational programs. Those in education, however, are disproportionately well represented among those who intend to work full-time and continue with part-time educational programs. Humanities majors are less likely to enter the immediate job market, but are also more undecided than other majors concerning their future plans. Health majors, not surprisingly, are represented disproportionately among those who intend to continue their formal full-time education. Professional standards and licensing requirements are such that post-baccalaureate training is essential for many health vocations. Vocational-technical majors are inclined to continue their present employment and not to continue their formal education either on a full or part-time basis.

We discover a similar pattern when students' future plans are compared to occupational choice.

When we compare future plans with family income, only one interesting departure from the pattern of the total population appears. Beginning with those who come from families making $12,000 a year, each category of increasing income contains a larger proportion of respondents indicating that they intend to continue their education on a full-time basis. Fully half again as many students from families making over $25,000 per year intend to continue a full-time educational program as the total population (21 percent vs. 13.5 percent).

Students who receive Hoosier Scholarships are more heavily represented among those planning to enter immediate full-time employment after graduation than are those in the total population which was surveyed. Students receiving Indiana Educational Grants are proportionately more represented among those planning to pursue both full-time employment and full-time education than the total population under study. Freshmen receiving both Educational Grants and Freedom of Choice Grants are more heavily represented than the total population in planning to continue their

education full-time without working. However, the reader is cautioned that there is not necessarily a causal connection between these relationships. It may be, for example, that students receiving Hoosier Scholarships and Indiana Educational Grants come from families of the most limited means and, perforce, must enter the full-time labor market as quickly as possible because of their economic roles in their families and because of the limited funds to support them in school beyond the bachelor's degree. The recent advent of the Freedom of Choice Program, only available to first-year students at the time the survey was administered, must further temper the conclusions to be drawn from these data. Further corroborating data are necessary to speak definitively on the relation of state aid and entry into the job market.

Highest Level Education Planned

Students' responses to the question, "What is the highest level of education you plan to complete here or elsewhere?" (item 13) are tabulated in table 31.

Table 31

HIGHEST LEVEL OF EDUCATION PLANNED

	Number Responses	Percent of Total Responses
Doctor's Degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)	1,323	19.5
Master's Degree (M.A., M.S., etc.) or First Professional Degree	2,871	42.4
Bachelor's Degree (B.A., B.S., etc.)	2,304	34.0
Non-Degree Certificate Program	118	1.7
Two-Year Associate Degree	155	2.3
	6,771	99.9

We must not make any significant judgments concerning the relationship of students in bachelor or above programs with those in associate degree or certificate programs. The private sector of baccalaureate higher education in Indiana, as in the rest of the United States, is not yet heavily represented in the two-year (or less) programs. However, this appears to be changing. Even so, our data should be compared with data from the public sector and with data on

the private sector in subsequent years in order to get a balanced picture.

In our search for more meaningful relationships, we compared table 31 with a breakdown by racial-ethnic background. No significant variations occurred in the proportion of the white and the non-white populations indicating various options. But, when we divided the non-white population into its constituent groups, for this study, we discovered that proportionately fewer blacks intend to work for their master's degrees than the sample responding to item 13. (A somewhat larger proportion of blacks than whites intend to work for their doctorates, but the variance is small.) Those from Spanish-Speaking American backgrounds tend to plan on certificate and associate degree programs rather than on bachelor's degree programs. In contrast, the students from Oriental backgrounds are proportionately much more determined to earn doctor's degrees and proportionally less heavily represented among those planning on earning bachelor's degrees. We should remember the disproportional representation of Oriental students who intend on careers in engineering-architecture (Chapter III).

When broken down by sex only, one strong variation appears. Men and women seem to plan on all programs in approximately equal proportions except at the doctoral level. A smaller proportion of women than men intend to continue for a doctorate.

We see a definite relationship between class load and the aspiration level of the students responding to this survey. Full-time students have a pattern of aspirations similar to that of the total population. Students taking less than three-fourths of a full load tend not to plan on working for the doctorate. This is not to say, however, that part-time students do not aspire to graduate degrees, for they are overrepresented among those aspiring to the master's degree. (Education majors tend to plan on graduate work, especially through the master's degree, while teaching full-time after earning their bachelor's degrees.)

We find no significant variation in proportions of state aid recipients from the proportions reported in table 31 above. Those who receive aid and those who do not, appear to have similar aspirations for their formal education.

Location of Graduate Study

Students who receive financial aid through the state are more likely to plan to attend graduate school programs within the state than the total population of students responding to this item (item 133). They are also less likely to

be found among those who are undecided concerning the location of their graduate work.

However, the relationship between location of anticipated graduate study and residency seems to be even stronger. Students whose homes are within fifty miles of their present college are more likely to be among those planning on graduate work within the State of Indiana and less likely to be planning to do graduate work in other states. The pattern seems to be: the closer a student's home is to his undergraduate college, the more likely he is to attend a university in Indiana for his graduate work.

SUMMARY

The following summary statements may be made about the academic characteristics of students attending independent colleges and universities in the State of Indiana:

1. They tend to be graduates of public high schools; they began as first-time freshmen; and they indicate a clearly purposeful quality in their decisions to attend college.

2. They indicate that the type of institution, the availability of work in a particular field of study, the reputation of the faculty, and the intellectual atmosphere of the campus were important in the choice of their college. Friends, college officials, high school counselors, and the location of a spouse's work were not important to a significant proportion of the respondents.

3. Most students applied for admission to two or more institutions.

4. A number of students gave evidence, through extra credit, good high school and good college grades, that they are a competent group. In addition, they seem to be stable, not likely to drop out once a college career has begun.

5. Students tend to favor curricula in education and business. Those who major in education and engineering-architecture seem most certain of their choice, and those in agriculture and vocational or technological subjects seem most ready to shift.

6. We find minority students out of proportion in the responding sample among families with lower incomes, among part-time students, and among those who spend a more-than-average amount of time working.

7. Students making better grades in colleges of their first choice tend to be more satisfied with their collegiate experiences.

8. Most students intend to complete their baccalaureate degree in four years.

9. Students majoring in business, engineering-architecture, and the health professions are more likely to enter the labor market immediately after earning their bachelor's degree. Social science, physical science and humanities majors are more likely to continue with full-time graduate studies.

10. Recipients of some forms of state aid are more heavily represented among those who anticipate entry into the labor market after earning their baccalaureate degrees.

11. Those planning on graduate work tend to have received no more financial aid than those not planning on graduate studies. They tend to be full-time students, and, if they live within 100 miles of the institution they were attending when they completed ISDS, they tend to plan on attending a graduate school within the State of Indiana.

CHAPTER IV

FINANCIAL BACKGROUND

One of the great problems besetting those concerned for the education of our citizenry is how to keep educational options available to the maximum number of persons. Only by providing wide flexibility of choice for its members' total growth can society hope to benefit from the labor of its citizens. A major obstacle to our realizing this hope is the cost of higher education.

In 1862 Congress passed the Morrill Act and initiated the land-grant colleges. Since then, the government has actively concerned itself with providing various sources of assistance designed to increase educational opportunities. Today, most Americans accept the principle that meeting the costs of postsecondary education is both a responsibility of the individual family and of the state. The student and his parents are expected to contribute from their income and assets so far as they are able before the educational institutions or the government lend assistance.

The rest of this report focuses on the financial realities students face in Indiana's independent institutions of higher education. This chapter deals with sources of income and personal expenses of students who participated in the survey. The issue of expenses is examined in yet greater detail in a subsequent chapter. The reader is reminded that the income and expenditure patterns delineated in the next three chapters reflect the students' perceptions.

INCOME FROM EXTERNAL SOURCES

Gross Income of Parents

The most obvious external source of income is the family. Table 32 provides the breakdown of the data on students by gross income of their parents (item 14). It also shows roughly comparable data from the 1970 census.[1]

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[1] Department of Commerce, Bureau of the Census, 1970 Report, General and Economic Characteristics, Indiana, p. 232.

Table 32

GROSS INCOME OF PARENTS COMPARED WITH 1970 CENSUS FAMILY INCOME IN INDIANA

	ISDS Data		U.S. Census Data for Indiana	
	Number Responses	Percent of Total Responses	Percent of Total Responses	
Less than $6,000	472	7.4%	21.5%	Less than $6,000
$6,000 - $7,500	281	4.4	13.2	$6,000 - $7,999
$7,501 - $9,000	426	6.6	8.0	$8,000 - $8,999
$9,001 - $12,000	1,051	16.4	(37.9	$9,000 - $14,999
$12,001- $15,000	1,039	16.2	(	
$15,001- $18,000	677	10.6	(15.9	$15,000 - $24,999
$18,001- $20,000	542	8.4	(	
$20,001- $25,000	745	11.6	(	
$25,001- $30,000	410	6.4	(3.5	$25,000 and Over
Over $30,000	774	12.1	(	
	6,417	100.1	100.0	

Clearly this report deals with students who come from families more affluent than the general population. This is a common observation of students attending institutions of higher learning, private or public, across the nation. Nearly 50 percent of the families represented by students participating in the ISDS program in 1974 have incomes over $15,000. However, less than 20 percent of the total number of families in Indiana as of 1970 had incomes in excess of $15,000. The median family income of ISDS students is $15,826, but the median family income of Indiana families at the time of the 1970 census was $9,970 which by 1974 was probably closer to $12,500.

It is well to note at the outset the wide range among institutions in the independent sector in this regard. At two institutions the mean family income is below $12,000--below the putative median family income for the state--while at four institutions the mean family income was over $20,000. The mean for the sector is $16,936.

Because this parental support of the college student is fundamental, a detailed analysis of these data in table 32 has been made in relation to a number of variables. This analysis is presented below in four categories: (1) those which relate family income to the personal data discussed in Chapter I, (2) those which relate to vocational orientation cited in Chapter II, (3) those which relate to academic information discussed in Chapter III, and (4) those which relate to other financial considerations.

Personal Data

The average family income, when analyzed by sex, by racial or ethnic background, by marital status, and by number of dependents for whom the respondent was responsible is presented in table 33 below:

Table 33

MEAN FAMILY INCOME

VARIOUS SUBGROUPS

All Students Responding	$16,939
Men	16,873
Women	17,028
White	17,364
Black	10,845
Spanish-Speaking Americans	14,951
American Indian	15,724
Oriental	14,173
Single Dependent Living at Home	15,181
Single Dependent Living Away from Home	18,233
Single Self-Supporting Student	10,644
Married Undergraduate Student	13,448
Single Graduate Student	13,982
Married Graduate Student	14,790

There is considerable difference in the average reported parental income for students in the different ethnic groups. White students have mean parental incomes of $17,363, black students a mean of $10,845.

Single students living at home have a lower parental income than those living away from home, but not as low a family income as that reported by single self-supporting students.

Academic Information

There are two limited indications of trends relating to work load and grades which do not seem to set a strong

pattern but which bear mention because of their potential significance. Income and academic load are related as follows:

Table 34

ACADEMIC WORK LOAD	MEAN ANNUAL FAMILY INCOME
Full-Time	$17,160
1/2 - 3/4 Time	15,905
Under 1/2 Time	14,528

The lower the income, the more likely it is that the student will be carrying a part-time load. Data such as these do not, of themselves, establish causal relationships. However, when the weight of comparisons is added up, it is hard to avoid considering the possibility that lack of income contributes in some measure to the necessity of a student carrying a part-time load.

The other small indication of a trend concerns grades. As family income increases, the proportion of B's reported increases and the proportion of C's decreases.

Data relating family income to academic factors and supporting the importance of financial assistance to students is revealed when factors essential or important in choosing a particular college are related to reported family income. Table 35 shows such a tabulation with selected income groups chosen to represent low, middle, and upper income groups.

Table 35

RANK ORDER OF FACTORS IN CHOOSING A COLLEGE

COMPARED WITH FAMILY INCOME

	Less Than $6,000	$6,000 To $7,500	$12,000 To $15,000	$15,000 To $18,000	$25,000 To $30,000	Over $30,000
Field of Study	1	1	1	2	1	1
2/4 Year Institution	2	2	2	1	2	2
Faculty Reputation	3	3	3	3	3	3
Intellectual Quality	4	4	4	4	4	4
Financial Aid Available	5	5	9	10	13	13
Tuition	6	6	10	9	10	10
Public/Private	7	7	7	7	7	7
Location	8	10	8	8	8	9
Size	9	9	5	5	5	5
Coeducational	10	8	6	6	6	6
Religious Affiliation	11	11	11	11	11	11
Extracurricular Affairs	12	12	12	12	9	8
Parental Influence	13	13	13	13	12	11
College Official	14	14	14	15	14	14
Friends	15	15	15	14	15	15
High School Counselor	16	16	16	16	16	16
Spouse's Work/Location	17	17	17	17	17	17

The first thing one notices is the striking similarity on many points. There is no question about the top four factors in every student's mind regardless of the income level of the family from which he comes. One is also struck by the similarity in rank ordering for those factors which constitute the lower range of importance. From item level 11 on down to 17 there is almost unanimity both in the factors to be included and the rank order in which they should be considered.

However, there are significant distinctions which should be observed. For the lower-income groups, the availability both of financial aid (income factor) and tuition (expense factor) are clearly much more important than they are for either the middle-income or the upper-income groups. It is interesting to note the two factors that take the place of financial aid and tuition in importance for the middle and upper-income groups. They are matters of personal preference--size of institution and whether or not the institution is coeducational. For the upper-income groups, extracurricular affairs are also more important than financial considerations.

Other Financial Considerations

Annual family income takes on greater significance when compared with other financial considerations. For instance, the most frequently checked income bracket among students working less than five hours per week is $12,001 to $15,000. The mode for those working six to ten hours per week is in the $9,001 to $12,000 category, and the modes for those working 11 to 15, 16 to 20, and 21 to 30 hours per week are all in the $6,001 to $7,500 income bracket. Clearly, the lower the income, the more likely that the student will have to work and to work more hours per week.[2]

In addition, students from families in the top income bracket, over $30,000 per year, are underrepresented by at least five percentage points in all working groups from six to thirty hours per week. Obviously, students from wealthy families do not have to work, and so they do not--at least not in the same proportion as students from less affluent families.

Other potential sources of financial support to students are college work-study, federal and institutional grants, and federal loans. Is there a relationship between reported annual family income and (item 52) application for these kinds of financial aid? The answer is what one would expect. In every single category, as income increases, the proportion of those who applied for aid decreases. The average reported family income for those who did not apply was $20,322, and the average for those who did apply was $13,776.

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[2] See Chapter VI.

It is interesting to note, in spite of this very clear picture, that 11 percent of those not applying for financial aid (313 students) came from families with annual incomes of less than $9,000.

Examining the distribution of aid by the State Scholarship Commission (item 69) we find the same general outcome as in the application for federal and institutional aid. A higher proportion of lower-income groups receive financial assistance than higher-income groups.

As in the case of federal and institutional aid applicants, some students whose parents had low incomes did not apply for state aid. We found (in item 137) that students from lower-income families are less aware of the availability of aid, are less well informed by their high school counselors concerning the availability of aid, and are less likely to have plans for going on to college. Of all Indiana residents who did not apply to the State Scholarship Commission for assistance (1,377 students), over one-third (515) stated that they were not aware of the programs offered by the Commission. One hundred and twenty-four (9 percent) responded "My high school guidance counselor did not encourage me to apply." Another 13 percent of the respondents (181) felt they would have been ineligible for academic reasons and 26 percent (358) cited their parents financial situation as the reason for not applying. Only 100 students (7.3 percent) indicated missing either the application deadlines or the S.A.T. deadline date. The same number and percentage indicated that they did not plan to attend college following high school graduation.

Table 36 presents percentage figures for each category of state aid and income bracket for those who wish to analyze more carefully specific sources of financial assistance through the State Scholarship Commission.

Table 36
ANNUAL FAMILY INCOME COMPARED WITH
RECEIPT OF FINANCIAL ASSISTANCE FROM
THE STATE SCHOLARSHIP COMMISSION

	Percent of Total Full-Time Responses	State (Hoosier) Scholarship Only	Indiana Educational Grant Only	State Scholarship Plus Freedom of Choice Grant	Indiana Educational Grant, Plus Freedom of Choice Grant	Only Honorary Award
Less Than $6,000	6.8%	7.3%	31.6%	14.4%	26.3%	1.0%
$6,000 - $7,500	4.2	5.8	13.2	9.2	13.2	1.3
$7,501 - $9,000	6.3	8.0	5.3	14.4	10.5	3.3
$9,001 - $12,000	16.2	22.5	13.2	23.6	26.3	9.6
$12,001 - $15,000	16.3	26.0	5.3	19.5	13.2	16.2
$15,001 - $18,000	10.8	11.3	2.6	10.3	5.3	14.5
$18,001 - $20,000	8.6	8.8	7.9	3.4	0.0	10.9
$20,001 - $25,000	11.8	6.5	5.3	3.4	5.3	18.8
$25,001 - $30,000	6.4	1.7	7.9	0.6	0.0	9.9
Over $30,000	12.5	2.2	7.9	1.1	0.0	14.5

INCOME FROM PERSONAL SOURCES OF SUPPORT

Typically, the student is expected to contribute to the cost of his college education from summer employment and from savings. Secondly, the student is expected to work during the school year. Only 17.3 percent of 6,405 respondents (all full-time students) indicated that they do not contribute to their own support (item 16). On the average, full and part-time students earn $2,717 during the calendar year (item 50). Broken down by class load we find that full-time students earn, on the average $2,106; those carrying a one-half to three-quarter load, $5,857; and those carrying less than a half-time load, $9,509. White students tend to earn less than the overall average of $2,717 and non-whites earn more. As one would expect, men tend to earn more than women. The more a student earns, the more likely he is to be a part-time student. Students who received awards from the State Scholarship Commission earned approximately the same amount as the total population of full-time students, with the exception of State Scholarship plus Freedom of Choice recipients who earned markedly less. The fact that Freedom of Choice grants have only been operative for one year prevents us from drawing any firm conclusions from this finding.

Table 37

AVERAGE SCHOOL YEAR STUDENT INCOME
COMPARED WITH RECEIPT OF STATE AID

Total Full-Time Population	State (Hoosier) Scholarship Only	Indiana Educ. Grant Only	State Scholarship Plus Freedom of Choice Grant	Indiana Educational Grant, Plus Freedom of Choice Grant	Only Honorary Award
$2,106	$2,100	$2,199	$1,500	$2,094	$2,132

OTHER FINANCIAL FACTORS

Students responding to ISDS were asked, "How many of your brothers or sisters are dependent on your parents or legal guardian for financial support?" (item 55). Of those responding, 28.3 percent said there were no other siblings whose needs would compete for the family resources. Fifty-six percent said they had one, two, or three siblings financially dependent upon their parents. This appears to constitute a significant competition for resources. The situation becomes even worse when the student has brothers

and sisters in college at the same time. Relevant facts taken from items 55 and 56 are presented in table 38. Of those who have brothers or sisters, over 40 percent have at least one in college.

Table 38

DEPENDENT SIBLINGS AND
NUMBER OF SIBLINGS ALSO IN COLLEGE

	Number of Siblings		Number Siblings in College	
	Number Responses	Percent of Total Responses	Number Responses	Percent Of Those With Siblings
None	1,928	28.3	4,803	NA
1	1,700	24.9	1,596	32.6
2	1,292	18.9	319	6.5
3	830	12.2	80	1.6
4	414	6.1	14	0.3
5 or More	654	9.6	6	0.1

Personal Expenses

We now turn to a consideration of data from the ISDS which sheds light on the personal expenses of students which need to be balanced against their sources of support. (These do not include direct college-related expenses, because they are treated separately in the next chapter.)

Only 10 percent of the students have dependent children (item 11). Of these students, 87.5 percent have one to three children.

No one needs to be convinced that the lifetime earning power of a college or university graduate is greater than that of one who has less education. Because an education is seen as a valuable personal resource for

earning more money, it is also seen as a worthy goal for which to borrow money. Fully 80 percent of those surveyed by ISDS said they would be willing to borrow money for their education (item 136). They were asked to "Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs..." (item 51). Nearly half (41.7 percent) of the students indicated that they have long-term loans in amounts ranging from less than $500 to $7,500 or more. The highest average indebtedness reported by any group, when identified by racial or ethnic background, is among the Oriental minority, which had an average indebtedness of $2,922. Nevertheless, there was no indication of racial or ethnic distinction in borrowing. Nor is sex a distinguishing factor, except that women tend to be underrepresented among those who borrow large amounts of money ($6,000 and above).

As expected, lower division students borrowed less than upper division students. Graduate students either borrowed little (less than $500) or large (over $6,000) amounts. Married students, both graduate ($2,780) and undergraduate ($2,660), borrowed more than single graduate students ($2,090). Single dependent students not living at home apparently paid a price for their freedom. They had borrowed, on the average, $2,075, while single dependent students still living at home had borrowed only $1,663. Self-supporting single students were even further in debt. Indeed, they had borrowed, on the average, half again as much as single dependent students living at home ($2,481 vs. $1,623).

Again, the class load of the students does not seem to be strongly related to indebtedness. There is some slight evidence that a higher proportion of full-time students than part-time students borrow amounts larger than $500 but smaller than $6,000. That is, those who feel they are almost able to finance the cost of being a full-time student appear willing, to a point, to borrow money to maintain that status. Data reported earlier, revealing the relationship between part-time status and failure to finish the baccalaureate program or proceed to advanced work, seems to indicate that such borrowing is wise.

Although recipients of State (Hoosier) Scholarships are more likely to have borrowed money than those who received no state funds, the borrowing pattern of students who received other forms of state aid is quite mixed.

When asked about a preferred plan for repayment (item 136) the students were in favor of discharging their indebtedness within ten years rather than within thirty years. Most (83.8 percent) of those who would borrow money for college expenses would prefer to pay the loan off within ten years. A quarter of them, however, preferred a repayment plan based on their future earning power to one based upon the exact amount borrowed, with interest.

SUMMARY

The following may be said about their incomes:

1. The families of white students tend to be more affluent than the families of minority students.

2. Students from upper-income families tend to choose different occupations than do students from lower-income families.

3. The lower the family income, the more likely the student will attend part-time.

4. As family income rises, the level of academic achievement also rises.

5. The lower the family income, the more likely a student will have to work, and work more hours per week.

6. Family income is related to several other financial considerations:

a) Students from lower-income families are less aware of available aid.

b) Students from lower-income families are less likely to have the necessary grades for certain aid provided through the State Scholarship Commission.

c) Students from lower-income families are less likely to have plans for college.

d) Students from lower-income families are more likely to have wanted financial aid but to have missed the application deadline.

e) Students from lower-income families receive more financial aid than do students from upper-income families.

7. Students make a significant contribution to their school expenses through term-time work and summer work.

8. Eighty percent of the students stated they are willing to borrow money to stay in school. The average indebtedness of 2,841 students who had borrowed for their education was nearly $2,200.

9. Students who borrow money for their education are eager to pay it back. Most of them want to repay within ten years after graduation.

In the next chapter we will examine students' major expenses--college costs.

CHAPTER V

FINANCIAL CONSIDERATIONS

COLLEGE COSTS

Meeting the costs of a postsecondary education is a problem that is quickly becoming a major one for an increasing number of families across the country. Middle- and upper-income families, as well as lower-income families, are finding it increasingly difficult to meet these costs. Not only do parents and students need financial information about costs in order to adequately plan to meet them, but college administrators need to have more accurate information so that, in establishing their awards, they can fairly reflect the costs the students must meet. In addition, state planning agencies such as the Commission for Higher Education and the State Scholarship Commission need to have accurate data on present costs as these commissions consider the implications of long-range planning for both independent and public higher education in Indiana. Having considered students' income, we turn now to their expenses. The median full-time student tuition and fees as reported by the student respondents of the thirty-two independent colleges and universities in the State of Indiana is $1,740 (item 17). Figures supplied by the institutions places the median institutional charge at $1,800. The similarity of the two figures argues well for the accuracy of students' perceptions in this section.

On the average, students at the independent colleges and universities in Indiana spent $145 for books and supplies each year (item 18), and their room and board costs averaged $1,081 (item 19).[1] The range of reported expenses, reported by students, for room and board is striking. These data are reported in table 39.

There are so many variations in housing and eating arrangements that it is difficult to know just how to explain the range. It is also difficult to divine what may have been in the minds of the respondents when they responded to this question. Evidently those who lived at home had less appreciation for the fact that room and board was as much an expense for them as it is for those who paid the costs more directly either through their college bills or through rent and grocery bills of their

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[1] Due to the design of the SRS program all figures listed as college costs or financial assistance will reflect only the responses of students taking at least a half-time class load, unless specified otherwise in the text.

own. Single dependent students living at home reported room and board expenses averaging $834, while self-supporting single students reported an average expense in this category of $1,092. If one assumes that anyone who indicated room and board expenses of less than $601 misunderstood the question and then recomputes the percentages, the figures in the third column of table 39 result.

These figures indicate that 94 percent of those responding faced expenses for room and board between $601 and $2,000 for the school year.

Table 39

ROOM AND BOARD

	Number Responses	Percent of Total Responses	Percent of Responses Above $600
$ 1 - $ 200	176	3.0	
$ 201 - $ 400	360	6.1	
$ 401 - $ 600	596	10.1	
$ 601 - $1,000	1,627	27.5	34.0
$1,001 - $1,500	2,227	37.6	46.5
$1,501 - $2,000	645	10.9	13.5
$2,001 - $2,500	172	2.9	3.6
$2,501 - $3,000	54	.9	1.1
$3,001 and above	66	1.1	1.4
	5,923	100.1	100.1

Students who do not live on campus must pay for transportation. Over 6,000 indicated that their average transportation expenses were $250 (item 20). The amount ranged from $211 for those who lived less than a mile from campus to $457 for those who lived more than 25 miles from campus.

Students estimated the cost of clothing, recreation, and incidentals at college ranged from next to nothing to several thousand dollars. The average figure reported was $347 (item 21). There was no significant variation in this average when tabulated by racial or ethnic background or by sex. Marital status did seem to make a difference. Respondents were cautioned to include expenses only for themselves, not for their spouses or dependents, yet married undergraduates reported nine-month expenditures in this category as $441, married graduate students, $560.

A total nine-month academic budget was generated by adding the individual responses to items 17 - 21. The results are tabulated in table 40.

Table 40

TOTAL NINE-MONTH ACADEMIC BUDGET

	Total Responses	Percent of Total Responses
$ 1 - $ 200	10	0.2
$ 201 - $ 400	45	0.7
$ 401 - $ 600	52	0.8
$ 601 - $1,000	88	1.4
$1,001 - $1,500	227	3.5
$1,501 - $2,000	315	4.9
$2,001 - $2,500	463	7.2
$2,501 - $3,000	853	13.2
$3,001 - $3,500	1,133	17.5
$3,501 - $4,000	1,022	15.8
$4,001 - $4,500	910	14.1
$4,501 - $5,000	641	9.9
$5,001 - $6,000	504	7.8
$6001 and above	209	3.2
	6,472	100.2

The average for all students responding was $3,545. When broken down by racial-ethnic background, it was found that white students spend an average of $3,560. Non-white students spend an average of $3,443, just $117 less. Black students alone spend, on the average, $2,991. That is, white students estimate that they spend almost 20 percent more than black students.

Upper-division students find their nine-month expenses higher than lower-division students ($3,641 vs. $3,498). Dependents not living at home spend more during the school year than do self-supporting single students ($3,659 vs. $3,410).

Some students said they were not attending the college of their first choice at least partially because it was too expensive (Chapter III). How much more expensive was it than the college being attended? Students estimated an answer to this question in item 128. The average first choice institution exceeded the cost of the college or university being attended by an average of $2,042 for 1,424 students, including those taking less than a half-time load. Although students felt they had lost personal satisfaction in bypassing their first choice (see table 28), they clearly saved money by doing so.

Of the 6,818 who participated in the Indiana Student Data Survey, 95 percent provided data for a series of questions concerning room and board, tuition and fees, books and supplies, and other related expenses. The average estimated cost for the 32 independent colleges and universities in Indiana was $3,545.

Although students associated their attendance at second-choice institutions with negative factors such as lower academic achievement and dissatisfaction with college, the 70 percent of those students not attending their first choice college who identified their first choice college as more expensive perceived definite savings--approximately $2,000 per year--in attending their second-choice school.

CHAPTER VI

SOURCES OF FINANCIAL ASSISTANCE

We now turn to a treatment of data that sheds light on potential sources of financial assistance to students. The chapter will deal with (1) the student's personal financial resources; (2) family financial support; (3) grants, scholarships, and fellowships; and (4) loans.

PERSONAL RESOURCES

Savings

Respondents were asked about their personal savings other than money gained from on-campus work, assistantships, or other employment used directly to defray annual college costs (item 32). Their responses are tabulated below in table 41.

Table 41

SUPPORT FROM PERSONAL SAVINGS

	Number Responses	Percent of Total Responses
$ 1 - $ 200	1,197	36.2
$ 201 - 400	579	17.5
$ 401 - 600	367	11.1
$ 601 - $1,000	418	12.6
$1,001 - $1,500	258	7.8
$1,501 - $2,000	131	4.0
$2,001 - $2,500	105	3.2
$2,501 - $3,000	62	1.9
$3,000 and above	191	5.8
	3,308	100.1

The reader's attention is drawn to the fact that less than 50 percent of the total population indicated

that they drew upon savings for college expenses--or perhaps had savings to draw upon. In a breakdown by sex, racial or ethnic origin, and class, no significant deviations from the total sample were found.

The average amount of savings expended for those reporting is $723. When analyzed by racial or ethnic background, it was discovered that a significant disparity exists. White students have drawn upon savings, on the average, about $734; but black students have drawn upon savings for only $472.

When these 3,308 responses are divided by marital status and place of residence, it is seen that single dependent students living at home draw upon savings, on the average, $634. Those not living at home, $700; and those single students who list themselves as self-supporting, $704. Being married apparently is related to savings. Married undergraduate and graduate students average $970 of savings spent annually per family.

Term-Time Employment

We reported earlier (Chapter IV) that the average income for all respondents during the calendar year is $2,717 and that non-white students (and their spouses where applicable) earn an average $3,036 during the calendar year. We must remember that non-white students have smaller savings on which to depend (Chapter VI-1) and that non-white students come from families with smaller annual incomes (Chapter IV-4).

Elsewhere the respondents taking at least a half-time class load were asked to indicate their personal (not including spouse) income during the school year broken down by sources: college work study, assistantships, teaching or research, on-campus employment, and other employment (items 24 - 27). When we combined all these sources of term-time income, students had earned an average of $783 a year, an average $1.10 per hour.

The students were asked to indicate how many hours per week, on an average, they were gainfully employed while school was in session. Among students taking at least a half-time course load there are significant differences among the independent colleges and universities of Indiana. The average term-time weekly gainful employment at one institution was 27 hours--and 24 hours at another. At five institutions the average was below four hours per week--at one institution just over two hours. Independent

institutions in Indiana serve a wide range and diversity of socio-economic groupings.

Summer Work

Student respondents were asked how much they planned to earn during the summer (items 28 - 31). They expect to average $1,128. White and non-white students anticipated no significant differences in summer earnings. Combined data from individual responses for items 24 through 31 indicate total income anticipated through term-time and summer employment. The average, for 5,949 students, is $1,575. White students anticipate earnings of $1,546 and non-white, $1,785. The proportion of men and women who contributed to their college expenses by working is similar to their proportion in the total responding population, but men anticipated average earnings of $1,949, whereas women anticipated average earnings of only $1,050--a difference of nearly $900.

FAMILY SOURCES OF SUPPORT

From within the student's own family there are two sources of support other than himself--his parents and, if married, his or her spouse.

In item 10, 709 students enrolled at least half-time indicated that they were married. Of this number, 475 or 67 percent, indicated that they expected to receive financial assistance from their spouses' income (item 23). The assistance anticipated amounted to an average of $1,228 for the school year.

Table 42 presents the data distributed along a scale of amounts expected from the parents (item 22). In this table it is evident that 20 percent expect complete economic independence from their parents while an equal percentage anticipate help from home in excess of $3,000. The average amount of support expected by the 6,404 students was $1,457.

The range of institutional means provides some further illumination here. Financial support from parents (like parental income itself) varies widely. The respondents at three institutions report an average parental contribution of under $500, with a low of $317, while the respondents at five institutions report an average contribution of over $2,000, with a high of $2,614.

Table 42

ANTICIPATED FINANCIAL SUPPORT FROM PARENTS/GUARDIANS

	Number Responses	Percent of Total Responses
No Help	1,293	20.2
$ 1 - $ 200	619	9.7
$ 201 - $ 400	356	5.6
$ 401 - $ 600	301	4.7
$ 601 - $1,000	503	7.9
$1,001 - $1,500	511	8.0
$1,501 - $2,000	528	8.2
$2,001 - $2,500	461	7.2
$2,501 - $3,000	534	8.3
$3,001 and Above	1,298	20.3
	6,404	100.1

The dependency status breakdown of these data is also illuminating (table 43). Dependents living at home anticipate an average assistance from home of only $896. The expectation of this group is less than half that of the dependents not living at home, but it is reasonable to expect that the parents of home-bound students are already providing notable support in the form of room and board and may not have been included by these students.

Over 95 percent of those expecting in excess of $3,000 assistance during the year are in the group, "Dependent Not at Home." Being older or self-supporting apparently lessens a student's expectation of assistance from parents. Married undergraduates not living at home expect only about half as much parental support as do dependents living at home. Married graduate students expect only about one-tenth the amount of assistance from their families that dependents living at home expect, and those who are "self-supporting" expect even less assistance.

Table 43

DEPENDENCY STATUS[1]
COMPARED WITH ASSISTANCE ANTICIPATED FROM HOME

	Average Amount Anticipated
Dependent at Home	$ 895
Dependent Not at Home	1,795
Self-Supporting	68
Married Undergraduate	440
Single Graduate Student	457
Married Graduate Student	85
TOTAL RESPONDING GROUP	$1,457

Other methods of comparing the data concerning anticipated financial assistance from home are helpful, if only because, like much of the above, they confirm what one would tend to expect through common sense. Lower division students tend to be more dependent on their parents for assistance than upper division students, and graduate students tend to expect even less help than either category of undergraduates ($1,541, $1,444, and $240). There is a clear and understandable relationship between the amount of financial support anticipated from

[1] Dependency status was a series of categories generated in the computer which tabulated information in the Indiana Student Data Survey. These categories are in accordance with federal guidelines. To be classified as self-supporting, a student must not have been claimed as an income tax dependent in 1973 or 1974 (items 57 and 58) and not have received more than $600 in support from parent or legal guardian during the current academic year (item 22). Class level (item 5) and place of residence (item 60) are then used to further discriminate within the dependent and self-supporting groups.

parents and the number of hours worked per week. The more hours worked, the less the amount of support expected from parents. Also, in general, the more dependents in the family, the less support the student expects from his parents.

Table 44 shows how much support students expect from their families when classified by racial or ethnic background.

Table 44

AVERAGE FINANCIAL ASSISTANCE EXPECTED FROM HOME COMPARED WITH RACIAL-ETHNIC BACKGROUND

White	$1,494
Black	730
Spanish-Speaking American	1,277
American Indian	1,145
Oriental	1,475
All Non-White	1,196
Total	$1,457

The average amount of financial assistance expected by all students responding is $1,457. White students anticipate slightly more ($1,494), and non-white students expect less ($1,196). However, black students expect considerably less assistance than either the non-white students as a whole or white students. Indeed, blacks anticipate less than half as much financial assistance from their parents as white students.

Black students not only expect less cash from their families, they expect a smaller-than-average proportion of their families' total resources. We compared the amount of aid expected with annual family income treated in table 32. Table 45 lists by racial or ethnic subgroups the annual

family income, the amount of aid expected, and the percentage ratio of income to expected aid. Again, we see that black students have lower average family income than white students and other non-white students. However, these facts alone do not account for blacks' lower-than-average expectation of aid from their families. That is, expectation does not appear to be directly correlated to family income for all ethnic groups. When the relationship between family income and anticipated aid is expressed as a ratio, we see that Oriental students anticipate a higher than average proportion of family income and black students a lower proportion.

Table 45

RELATIONSHIP OF ANNUAL FAMILY INCOME AND ANTICIPATED AID BY VARIOUS SUBGROUPS

	Annual Parental Income	Anticipated Aid From Parents	Anticipated Aid A Percentage Of Income
White	$17,364	$1,494	8.6
Black	10,845	730	6.7
Spanish-Speaking American	14,951	1,277	8.5
American Indian	15,724	1,145	7.3
Oriental	14,173	1,475	10.4
Non-White Group	13,987	1,196	8.6
TOTAL	$16,939	$1,457	8.6
Male	$16,873	$1,338	7.9
Female	$17,028	$1,620	9.5

The support students expect from their families is also reported in table 45 by sex. Women expect that a higher proportion of family income will be contributed to their college expenses than men by a margin greater than the distinction between white and black students.

GRANTS, SCHOLARSHIPS, AND FELLOWSHIPS

In addition to support from personal resources, the student may find assistance in meeting the costs of college through institutional aid, state aid, or federal assistance. Such aid takes the form of grants, scholarships, fellowships, or loans.

Institutional Funds

As reported by the students, the thirty-two independent institutions of higher education in Indiana provided a total of $385,071 of aid in the form of tuition waivers to 609 students (item 33), and $1,013,921 in the form of institutional grants or scholarships to 1,548 students (item 37). The tuition waivers or remitted fees averaged $632 per recipient and the grants or scholarships averaged $677 per recipient.[2]

When the data concerning these forms of financial assistance are compared with family income, the amount of support does not appear to be correlated with family income. Students in the lower income classifications do, however, receive a proportionately greater number of institutional awards. Table 46 presents these data. Before we can analyze these data, we need to know more about the purposes the awards serve and the criteria by which they were awarded.

State Funds

A second major source of support in the form of grants, scholarships, and fellowships, funds which need not be repaid, is the state. Three such sources were identified in the Indiana Student Data Survey: welfare, vocational rehabilitation, and state scholarship awards and grants.

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[2] This appears to be considerably less than the institutions do in fact provide the students from institutional funds. See the Study report on Financial Health.

Table 46

FAMILY INCOME COMPARED WITH
AVERAGE INSTITUTIONAL GRANTS OR SCHOLARSHIPS

	Average Award
Under $6,000	$ 684
$6,001 - $8,999	683
$9,000 - $11,999	696
$12,000 - $14,999	670
$15,000 - $17,999	712
$18,000 and Up	669

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1. Welfare: Only 65 students, less than one percent of those responding, indicated that they were receiving $54,502 in welfare support (item 42). The support ranged as high as $3,000, but the average assistance for this small group was close to $800 for the year.

2. Vocational Rehabilitation: A somewhat larger group, 131 students, indicated that they expected to receive $104,499 from Vocational Rehabilitation funds (item 43). Again, the aid exceeded $3,000 in some cases, but the average support was $798.

3. State Scholarship Awards and Grants: A significant number of students, 1,043, or 15.3 percent of all those responding to ISDS, said they expected help in the amount of $1,108,813 during the year (item 34). The distribution of recipients by racial or ethnic background is close to their relative populations as reported in table 2. No variations from the total population exceed 1 percent. If those who established and administered the granting of state aid sought a racially nondiscriminatory policy, they may take satisfaction in these data. As the students report it, however, the dollar amount of the average award is not the same. These discrepancies are reported in table 47.

Table 47

RACIAL OR ETHNIC BACKGROUND
COMPARED WITH RECEIPT OF STATE AID

	Percent Of All Respondents	Percent of Recipients	Average Awards	Percent Total Money Granted
Total Population	15.3%	100.0%	$1,063	100.0%
White	87.4	87.7	1,070	88.3
Black	2.8	3.8	843	3.0
Spanish-Speaking American	2.9	3.0	957	2.7
American Indian	2.8	3.0	1,054	2.7
Oriental	2.4	2.8	1,266	3.3

Those respondents who indicated receiving monetary awards from the State Scholarship Commission were asked what course of action they would have taken had they not been granted an award (item 70). Of the 1,198 students responding to this item, 18.5 percent (222) indicated that they would have delayed college for at least one year or sought immediate employment without intending to start college at a future date. Over a quarter of the respondents (28 percent) said they would have attended a public college or university in Indiana either as residents or commuters if state aid had not been forthcoming; only 16.6 percent indicated they could somehow have found the means to attend the college in which they are currently enrolled without financial assistance.

Federal Funds

The federal government is the third major source of financial assistance to students. Table 48 lists the four categories of federal aid specifically identified in ISDS (item 67), the numbers of students involved, and the categories of federally funded recipients who also get state funds.

The numbers involved are quite small in comparison to the total number of students (220 vs. 6,818). Thus, the overlap among those receiving federal support of the sorts identified and state assistance is small (3.2 percent).

Table 48

DISTRIBUTION OF STUDENTS RECEIVING FINANCIAL SUPPORT FROM BOTH FEDERAL GRANTS AND AWARDS FROM STATE SCHOLARSHIP COMMISSION

	Number Responses	Percent of Total Responses	Number Receiving State (Hoosier) Scholarship Only	Number Receiving Indiana Educational Grant Only	Number Receiving State Scholarship & Freedom of Choice Grant	Number Receiving Indiana Educational Grant and Freedom of Choice Grant
Basic Educational Opportunity Grant	153	69.5%	63	16	57	17
Supplemental Educational Opportunity Grant	44	20.0	19	11	8	6
Nursing Scholarship	16	7.3	5	1	6	4
Health Profession Scholarship	7	3.2	0	2	4	1
Totals	220	100.0%	87	30	75	28

A total of 618 (10.0 percent indicated they were receiving financial assistance through federal sources such as Basic Educational Opportunity Grants, Supplemental Educational Opportunity Grants, Nursing Scholarships, or Health Profession Scholarships (item 35). The assistance totaled slightly in excess of $365,970. Although the number of students appearing in each cell is too small to warrant presenting the total picture, table 49 presents data on the recipients of this financial assistance broken down by racial or ethnic background.

Table 49

RACIAL OR ETHNIC BACKGROUND OF RECIPIENTS COMPARED WITH FEDERAL GRANTS

	Number Responses	Percent of 618 Responses	Percent Total Survey Population	Average Award
White	484	78.3%	87.4%	$577
Black	58	9.4	2.8	603
Spanish-Speaking American	25	4.0	2.9	632
American Indian	20	3.2	2.8	570
Oriental	30	4.9	1.0	822
Total Non-White	133	21.5	9.5	653

In contrast to the picture of state aid, there is a clear difference in the granting of federal assistance when analyzed on the basis of racial or ethnic background. A smaller proportion of white students receive federal assistance than their representation in the total number of respondents to ISDS would lead one to expect. Furthermore, those white students who are awarded federal aid receive, on the average, smaller amounts. If it is the policy of those who award these types of federal assistance to provide extra assistance to minority groups, the policy does seem to be working.

Only 106 students, 1.6 percent of 6,818 responding to ISDS, expected to receive a total of $61,597 of federal assistance through the Law Enforcement Educational Program Grant (LEEP) (item 36). The numbers of students involved are too small to warrant breaking down the results, but white students are noticeably absent in this program. Although they make up over 87 percent of the students in this survey, they account for only 53.8 percent of those

receiving assistance through this federal source. Every minority subgroup is more heavily represented among the recipients of this type of aid than their representation in the total population. In addition, white students tend to receive smaller grants than minority group members.

A slightly larger number of students (301, or 4.4 percent) said they expected to receive $469,349 in assistance through the G.I. Bill (item 40). The average grant amounted to $1,559, clearly one of the more generous sources of financial assistance for those who qualify. Fully 60 percent of those receiving this aid are married.

Approximately the same number (380) of students qualified for assistance through Social Security (item 41). These students, 5.6 percent of the total group responding to ISDS, received a total of $364,496. The average amount of aid received from this source was $959.

A small number (134 or 2.0 percent) indicated that there were other "federal fellowships and grants and traineeships not otherwise listed" from which they received a total of $146,100 in an average grant of $1,090 (item 38). To judge by the ethnic origins of the respondents these "other" sources are designed to concentrate assistance on minority groups.

Summary Sources

Item 44 gave the student an opportunity to indicate any other state or federal sources of support not recorded elsewhere in the questionnaire. A total of only $13,140 was from sources other than those already identified in the survey.

LOANS

The previous sections of this chapter dealt with financial resources such as grants, scholarships, and fellowships, that the student does not have to repay. This section deals with loans.

Institutional Loans

Limited sums are available through institutional long-term loans. Only 141 students (2.1 percent) indicated they had borrowed an average of $649 per loan for a total of $91,551 (item 48). White students are underrepresented among those borrowing on long-term loans, and when they do borrow, they tend to borrow less than non-whites ($636 vs. $678).

Federal Loan Funds

Students had opportunities to indicate having taken advantage of three major categories of federal loan funds: National Direct Student Loan (N.D.S.L.) (item 45), Nursing or Health Professions Student Loan (item 45), the Law Enforcement Education Program Loans (item 46), or Federally Insured Student Loans (or other state guaranteed loans) (item 47). A surprisingly small number (893, or 13.1 percent) indicated that they had borrowed the N.D.S.L., Nursing, or Health Loans for a total of $659,034 averaging $739 each. The number or average amount of federal loans is not apparently influenced by students' racial or ethnic backgrounds or family incomes. Only 58 students took advantage of the L.E.E.P. loan program. This group, less than 1.0 percent of the total number of respondents borrowed a total of $41,598 in loans averaging $717.

Over 1,000 students (16.2 percent) indicated that they had borrowed a total of $1,289,204 in federally insured or other state guaranteed student loans averaging $1,167 (item 47). Table 50 provides a summary of this information distributed according to racial or ethnic background.

Table 50

AVERAGE SIZE OF FEDERALLY INSURED STUDENT LOANS
OR OTHER STATE GUARANTEED LOANS
BY RACIAL/ETHNIC BACKGROUND

White	Black	Spanish-Speaking American	American Indian	Oriental	Non-White	Total Responses
$1,151	$882	$1,094	$1,516	$1,399	$1,262	$1,167

Summary of Loans

We combined items 45 through 49 to tally all student loans from all sources. About one-third of the students (2,138) reported an average of $1,192 in federal, state, or institutional long-term loans. The total amount borrowed was $2,548,496. A few (18) students reported over $6,000 in loans outstanding.

Except for black students, non-whites borrowed larger sums than whites. Blacks reported an average loan of $1,111. The average white student borrowed $1,147 or slightly more.

Married students especially graduates, borrowed larger sums than unmarried dependents living at home. Graduate students are presumably the most financially independent of any of the dependency categories in this study. Two groups, single dependents not at home and married undergraduates, were noticeable in their willingness or need to borrow large sums of money. Of twenty-three students who reported having borrowed in excess of $5,000, seventeen fell into these two categories.

There were no deviations from the expected ratios when students with loans were distributed by sex. Women students were as willing to borrow money as males and the amounts borrowed were, on the average, within $100 of the amounts borrowed by male students.

As one would expect, the longer a student is in school the more likely he is to have borrowed money and the more money he is likely to have borrowed. Part-time students are somewhat less likely to borrow for their education than full-time students, but when they do borrow, they are likely to borrow slightly larger sums ($1,330 vs. $1,178).

Income groups below $15,000 have a larger percentage of their members represented among the borrowers than they constitute of the total population. Those from families earning under $6,000 are 7.4 percent of the total population but 10.1 percent of the borrowers. The $6,000 to $9,000 group has 11.0 percent of the total population but 15.7 percent of the borrowers. For the $9,000 to $12,000 group the respective figures are 16.4 and 21.4 percent, and for the $12,000 to $15,000 group 16.2 and 18.6. At $15,000 to $18,000 the figures reverse slightly to 10.6 and 9.6 percent. At over $18,000 the figures are 28.5 and 20.6 percent.

Table 51

FINANCIAL RESOURCES--

ITEM NUMBERS	22	23	24-31 45-49	32	33	34	35	36
	Parents	Spouse	Self-Help	Savings	Tuition Waiver	State Schol. Comm.	Federal Grants	L.E.E.P.
Total	1,457	1,228	1,940	723	632	1,063	593	581
White	1,494		1,897	734		1,070	577	529
Non-White			2,206	634				
Black	730		2,179	472		843	603	685
Spanish Spkg Amer.	1,277		2,263	482		957	632	765
American Indian	1,145		2,428	757		1,054	570	408
Oriental	1,475		2,157	722		1,266	822	589
Male	1,338	1,376	2,322	787	646	1,069		
Female	1,620	1,259	1,411	637	608	1,055		
Single Dep - Home	896		2,074	634				
Single Dep - Not Home	1,796		1,681	700				
Single Self-Support.	69		2,781	704				
Married Undergraduate	440		3,027	924				
Single Graduate	458		3,234	922				
Married Graduate	85		3,635	1,180				
Mostly A's			1,699				590	
Mostly B's			1,927				619	
Mostly C's			2,083				559	
Mostly D's			2,737				578	
Under $6,000						1,109	686	
$6,000 - $8,999						1,107	590	
$9,000 - $11,999						1,143	485	
$12,000 - $14,999						1,085	648	
$15,000 - $17,999						956	548	
$18,000 and Up						863	642	

									EXPENSES	
37	38	39	33-39	40	41	42	43	44		17-21
Inst. Grants Schol, etc.	Other Fed. Grants, Schol	Other Schol, Grants	TOTAL GRANTS, SCHOL.	G.I. Bill	Social Security	Welfare	State Voc Rehab.	Other	TOTAL OTHER FED/STATE BENEFITS	TOTAL ACADEMIC BUDGET
677	1,090	775	1,192	1,559	959	802	798	764	1,428	3,545
	1,066		1,144						1,369	3,560
			1,501						1,697	3,443
	950		1,604						1,378	2,991
	1,095		1,338						1,992	3,430
	1,194		1,277						1,433	3,339
	1,262		1,661						2,265	3,794
		933	1,268						1,496	3,641
		554	1,087						1,288	3,415
			1,162	1,271	957				1,248	2,946
			1,171	1,188	953				1,184	3,659
			1,320	1,524	1,018				1,531	3,410
			1,125	1,804	983				1,964	3,500
			2,193	1,917	450				1,333	3,393
			2,094	1,230	994				1,597	3,015
764		745	1,177							
651		797	1,176							
602		749	1,159							
876		573	2,265							
684			1,556						1,385	
683			1,386						1,368	
696			1,180						1,362	
670			1,159						1,453	
712			1,122						1,405	
669			1,031						1,554	

SUMMARY OF RESOURCES

Table 51 reviews and summarizes some of the data which bear on students' ability to pay for higher education in the independent sector. All numbers are dollar averages for the categories. Some of the most commonly identified categories are identified in this table: racial or ethnic background, sex, marital and housing status, college grades, and family income. Where the columns are blank, the data were not calculated for that category.

The reader is cautioned not simply to add averages to determine a total figure for financial resources, because: (a) Different numbers of students provided the data for different elements in the cross-reference categories. Each average is for the group which provided the data. (b) Many students are not even eligible for certain types of aid that are incorporated in this total picture. Social Security, G.I. Bill, E.O.G. and B.E.O.G., and L.E.E.P., to name only some of them, are specialized categories from which only a small proportion of the 6,818 participants in the Indiana Student Data Survey could hope to benefit. (c) We omitted some categories of students from certain analyses, so these students are not included in some averages.

Students not only depend heavily on their ability to earn a portion of their college expenses, they also depend on family resources and outside aid not based on need, such as the G.I. Bill. Reading each column vertically in table 51, we see that of the 6,404 students who provided data for item 22, the average anticipated parental support for school expenses was $1,457, but black students expect less than half as much support from their families as do white students. Or again, women depend on their parents more than men do; whereas men depend more on their own earning power. Item 39 was a catchall category for support not previously identified. Therefore, we do not know much about these sources. Apparently, however, the recipient's sex is significant, because an average difference of almost $400 exists in this category between males and females.

The single student at home expects to receive less than half as much money from his parents as does the single dependent student living away from home (item 22). This student at home is, however, much more dependent upon his own resources than the dependent student not living at home (items 24-31, 45-59). Nevertheless, both groups of students get roughly equal assistance from sources outside of themselves or their families (items 33-44).

Financial resources are allocated in rough proportion to students' major source of support--their families. The pattern is clear: the greater the family income resources, the less the grant or scholarship aid.

The relationship between academic achievement and outside financial assistance is direct: the more the student earns, and one assumes, therefore, the more hours the student works, the more likely he is to receive lower grades. We must be careful not to assume causal powers in such relationships, but it is hard not to conclude that extra work leads to poorer grades.[2] Certainly the possibility of a causal relationship would be worth further investigation.

[2] Other surveys indicate that this is true when the hours of work per week are large.

INDIANA STUDENT DATA SURVEY

APPENDIX A

To the Student:

The Indiana Student Data Survey is a research questionnaire. You are being asked to provide a variety of information concerning status in college, plans, activities, and resources. This Survey which is being completed by students throughout Indiana, will provide a broad description of student perceptions both at this college and for the entire State. Results of the survey will be used in campus and statewide planning to improve such services as career planning and placement, financial aid, and academic programming. It is an attempt to be **anticipatory** – monitoring the needs and aspirations of students vis à vis the missions and goals of the colleges, and the realities of a rapidly changing society.

You are asked to respond thoughtfully to all the questions, choosing the **one** answer for **each** question which most clearly reflects your status, experience, or aspirations. The ISDS is completely confidential. Results will be tabulated only for groups of students, assuring that the statistical summaries will not portray individual student responses.

Please answer each question by blackening the appropriate option on the separate answer sheet. Use any soft lead pencil. Do not use a colored pencil or pen. Mark each answer so that it completely fills (blackens) the intended rectangle. Please do not make any checks (✓) or X's or stray pencil marks on the answer sheet. The first three items are reserved for institutional identification.

4. In which of the following programs are you enrolled?

(1) Agricultural Sciences
(2) Business
(3) Social Sciences
(4) Physical and Life Sciences, Mathematics
(5) Engineering, Architecture
(6) Education
(7) Humanities and Fine Arts
(8) Health Professions
(9) Vocational/Technical
(10) Undeclared major or other

5. What is your current class level?

(1) High School senior
(2) College freshman
(3) College sophomore
(4) College junior
(5) College senior
(6) Fifth year undergraduate
(7) First year graduate or professional student
(8) Second year graduate or professional student
(9) Third or fourth year graduate or professional student
(10) Unclassified

6. What class load are you carrying?

(1) Less than ½ of a full-time course of study
(2) ½ to ¾ of a full-time course of study
(3) A full-time course of study

7. What is your current age?

(1) 17 or under
(2) 18
(3) 19
(4) 20
(5) 21
(6) 22-24
(7) 25-29
(8) 30-34
(9) 35-40
(10) 41 and over

8. What is your sex?

(1) Male
(2) Female

9. What is your racial/ethnic background?

(1) American Indian/Native American
(2) Black/Afro American
(3) Caucasian American/White
(4) Mexican American/Chicano
(5) Oriental/Other Asian American
(6) Puerto Rican/Other Spanish speaking American
(7) Other

10. What is your marital status?

(1) Single
(2) Married
(3) Separated
(4) Divorced
(5) Widowed
(6) Other

11. How many people – children or other – are dependent upon you for support?

(1) None
(2) One
(3) Two
(4) Three
(5) Four
(6) Five
(7) Six
(8) Seven
(9) Eight
(10) Nine or more

12. What is your current legal place of residence?

(1) Indiana resident
(2) Out of state – Midwestern states
(3) Out-of-state – Plains or Western states
(4) Out of state – Eastern or Southern states
(5) Foreign student

13. What is the highest level of education you plan to complete here or elsewhere?

(1) Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
(2) Master's degree (M.A., M.S., etc.) or first professional degree
(3) Bachelor's degree (B.A., B.S., etc.)
(4) Non-degree Certificate Program
(5) 2 year Associate degree

14. What is the approximate income this calendar year of your parents or legal guardian before taxes (include income from all sources)?

(1) Less than $6,000
(2) $6,001-$7,500
(3) $7,501-$9,000
(4) $9,001-$12,000
(5) $12,001-$15,000
(6) $15,001-$18,000
(7) $18,001-$20,000
(8) $20,001-$25,000
(9) $25,001-$30,000
(10) Over $30,000

15. On the average, about how many hours per week are you gainfully employed when school is in session?

(1) None
(2) 1 to 5 hours
(3) 6 to 10 hours
(4) 11 to 15 hours
(5) 16 to 20 hours
(6) 21 to 30 hours
(7) 31 to 39 hours
(8) 40 hours or more

16. Do you (and spouse if applicable) contribute to your own support?

(1) No
(2) Yes, but my parents provide most of my support
(3) Yes, I am or mainly self-supporting
(4) Yes, and I am classified as a self supporting (independent) student by the Financial Aid Office
(5) Yes, but I have been denied self supporting (independent) status by the Financial Aid Office.

Questions 17 through 49 relate to the costs of attending college and the ways in which you finance those costs. Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to questions 17 through 49. If none, be sure to enter code (1). Do not leave blanks.

Code	Range	Code	Range
(1)	For $00 or None	(6)	For $1,001 to $1,500
(2)	For $1 to $200	(7)	For $1,501 to $2,000
(3)	For $201 to $400	(8)	For $2,001 to $2,500
(4)	For $401 to $600	(9)	For $2,501 to $3,000
(5)	For $601 to $1,000	(10)	For $3,001 and above

COLLEGE COSTS: Estimate your total nine-month academic budget for the current year, using the dollar ranges above. Figures should reflect dollar costs even if paid for by some other agent and supplied free to you. For example, if you now get room and board free from your parents, estimate the costs to them. If married, estimate your costs while attending college, as differentiated from expenses for your spouse and dependents.

17. Tuition and fees
18. Books, supplies, and course materials
19. Room and board
20. Transportation
21. Clothing, recreation, and incidentals

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money for college costs you will receive during the nine-month academic year from each of the following sources, using the dollar ranges above.

FAMILY

22. Parent or legal guardian
23. Spouse

TERM-TIME EMPLOYMENT

24. College Work Study
25. Assistantships, teaching, or research
26. On-campus employment (non-work study)
27. Other employment

SUMMER EMPLOYMENT

28. College Work Study
29. Assistantships, teaching or research
30. On-campus employment
31. Other employment

PERSONAL SAVINGS

32. From savings, investments, or trust funds (exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

33. Tuition waiver and/or remitted fees
34. State Scholarship awards and grants
35. Federal grants: BEOG, Supplemental Educational Opportunity Grants, Nursing Scholarship or Health Professional Scholarship
36. Law Enforcement Educational Program Grant (L.E.E.P.)
37. Institutional grants or scholarships (include grants, fellowships, and traineeships)
38. Federal fellowships and grants and traineeships not previously listed
39. Scholarships or grants or fellowships from sources not previously listed
40. G.I. Bill
41. Social Security
42. Welfare
43. State Vocational Rehabilitation
44. Other Federal or State benefits not previously listed

LOANS

45. National Direct Student Loan, Nursing or Health Professions Student Loan
46. Law Enforcement Education Program Loans (L.E.E.P.)
47. Federally Insured Student Loan, or other state guaranteed loans (loans obtained through banks or other lending agencies)
48. Institutional long-term loans not previously listed
49. Other loans

50. How much will you (and your spouse if applicable) earn, before taxes, this calendar year? (Exclude all gift aid and loans)

[1] $0–$500
[2] $501–$1,000
[3] $1,001–$2,000
[4] $2,001–$3,000
[5] $3,001–$4,000
[6] $4,001–$5,000
[7] $5,001–$6,000
[8] $6,001–$8,000
[9] $8,001–$11,000
[10] Over $11,000

51. Indicate the amount of your (and your spouse's) present indebtedness under all long term student loan programs (include loans taken out this year, items **45** to **49**, as well as educational debts incurred in prior academic years).

[1] $0
[2] $1–$500
[3] $501–$1,000
[4] $1,001–$1,500
[5] $1,501–$2,500
[6] $2,501–$3,500
[7] $3,501–$4,500
[8] $4,501–$6,000
[9] $6,001–$7,500
[10] Over $7,500

52. Did you apply for financial aid at your institution for this academic year? Refers to college work study, federal and institutional grants, and federal loans, but not to state scholarships or state grants.

[1] No
[2] Yes, I applied for aid and it was granted
[3] Yes, I applied for aid, but I was told that I was ineligible
[4] Yes, I applied for aid, but I was told no funds were available

53. Are you participating in special institutional programs designed to aid disadvantaged or minority students?

[1] No
[2] Yes

54. For persons participating in the special institutional programs defined in item #53 above, indicate the types of assistance you are receiving.

[1] None or not applicable
[2] Financial aid only
[3] Tutoring only
[4] Counseling only
[5] Financial aid and tutoring
[6] Financial aid and counseling
[7] Tutoring and counseling
[8] Financial aid, tutoring and counseling

55. How many of your brothers or sisters are dependent on your parents or legal guardian for financial support?

[1] None
[2] One
[3] Two
[4] Three
[5] Four
[6] Five
[7] Six
[8] Seven
[9] Eight or more
[10] Not applicable

56. How many of your dependent brothers or sisters are also in college this academic year? (Cannot exceed response to item #55)

[1] None
[2] One
[3] Two
[4] Three
[5] Four
[6] Five
[7] Six
[8] Seven
[9] Eight or more
[10] Not applicable

57. Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?

[1] Yes
[2] No
[3] I don't know

58. Will your parents claim you as a dependent for Federal tax purposes for this calendar year?

[1] Yes
[2] No
[3] I don't know

59. Are you receiving food stamps?

[1] Yes
[2] No

60. When at college where do you normally live?

[1] With parents
[2] With relatives or family friends
[3] University or College Residence Hall
[4] University or College Apartment
[5] Fraternity or Sorority
[6] Cooperative or boarding house
[7] Off-campus, non-college residence hall
[8] Off-campus, rented room, with or without board
[9] Other off-campus housing alone or with spouse
[10] Other off-campus housing with one or more roommates

61. What is the distance from your living quarters to campus?

[1] I live on campus
[2] Under 1 mile
[3] More than 1 mile but less than 3
[4] More than 3 miles but less than 5
[5] More than 5 miles but less than 10
[6] More than 10 miles but less than 15
[7] More than 15 miles but less than 25
[8] More than 25

62. How would you rate your academic achievement as measured by grades in high school?

[1] Mostly A's (3.5 or better)
[2] Mostly B's (2.5–3.4)
[3] Mostly C's (1.5–2.4)
[4] Mostly D's (below 1.5)
[5] Mostly non-graded

63. How would you rate your academic achievement as measured by grades in college?

[1] Mostly A's (3.5 or higher)
[2] Mostly B's (2.5–3.4)
[3] Mostly C's (1.5–2.4)
[4] Mostly D's (below 1.5)
[5] Mostly non-graded
[6] No college grades yet

64. Are you a veteran of the U.S. Armed Forces?

[1] Yes
[2] No

65. What was your status upon entering this institution?

[1] First term freshman
[2] Transfer from an Indiana Vocational Technical College
[3] Transfer from an out-of-state community college
[4] Transfer from an Indiana state-supported (public) university
[5] Transfer from an Indiana independent (private) college or university
[6] Transfer from a non-Indiana four year institution
[7] Graduate of a four year institution
[8] Other

66. If you are not planning to return to this school next term, indicate what you will do.

[1] I plan to receive my diploma
[2] I plan to drop out and return after one year
[3] I plan to drop out for an indefinite period of time
[4] I plan to transfer to a public four year institution in Indiana
[5] I plan to transfer to a public four year institution outside Indiana
[6] I plan to transfer to a private four year institution in Indiana
[7] I plan to transfer to a private four year institution outside of Indiana
[8] I plan to transfer to another type of institution (two year, proprietary, etc.)
[9] I don't know what I'm going to do
[10] Not applicable

67. If you indicated receiving at least some financial support from Federal grants in Item 35, what type did you receive?

[1] Basic Educational Opportunity Grant
[2] Supplemental Educational Opportunity Grant
[3] Nursing Scholarship
[4] Health Profession Scholarship
[5] Not applicable

68. Where did you live when you applied for admission to this college?

[1] Indiana – less than ten miles from college
[2] Indiana – 10-50 miles from the college
[3] Indiana – 50-100 miles from the college
[4] Indiana – more than 100 miles from the college
[5] An adjoining state – less than 50 miles from the college
[6] An adjoining state – 50-100 miles from the college
[7] An adjoining state – more than 100 miles from the college
[8] In a state not adjoining this state
[9] In a foreign country with an English language background
[10] In a foreign country with a non-English language background

69. Have you ever received a monetary award from the State Scholarship Commission of Indiana? If so, please identify which of the following you have received:

[1] State Scholarship (Hoosier Scholarship) only
[2] Indiana Educational Grant Only
[3] State Scholarship and Freedom of Choice Grant
[4] Indiana Educational Grant and Freedom of Choice Grant
[5] Not applicable – I received only an honorary award from the Commission
[6] Not applicable – I received no award from the Commission

For students who have received monetary awards from the State Scholarship Commission of Indiana . . .

70. If you had not received your State Scholarship, Indiana Educational Grant, or Freedom of Choice Grant you would have . . .

[1] Been able to attend this college without any financial assistance
[2] Been able to attend this college, relying more heavily on some other forms of gift and grant aid
[3] Attended an Indiana state-supported (public) university or technical college – living at home
[4] Attended an Indiana state-supported (public) university or technical college – residing on campus
[5] Attended an Indiana independent (private) college or university – living at home
[6] Attended an Indiana independent (private) college or university – residing on campus
[7] Attended an out-of-state (non-Indiana) college or university
[8] Delayed college entrance for at least one year
[9] Sought immediate employment without intending to start college at a future date
[10] Not applicable because I have not received aid from the State Scholarship Commission of Indiana

Questions 71-80 list vocational choices. What is your present choice of vocation or vocation you feel you may perhaps pursue at some future time? Mark the one appropriate box in the list of subjects and fields given below. For example, if your vocational choice is "Foreign service" blacken box number [3] in question 73. If you plan to raise a family and later select a career, blacken the appropriate choice for that future career. (There should only be one response over the entire range of questions 71-80 indicating your primary choice.) If you have not even tentatively made a career choice blacken box number [10] in question 80.

71. Agriculture/Forestry/Recreation

[1] Botanist
[2] County agent or demonstrator
[3] Farmer (Grain, meat, dairy)
[4] Fishery related occupation
[5] Forester
[6] Horticulturist (and related occupations, e.g. florist)
[7] Recreation industry (e.g. camping, resorts)
[8] Other

72. Business

[1] Accountant or Auditor
[2] Advertising
[3] Banking/Finance
[4] Cashier/Checker/Clerk
[5] Industrial/Labor Relations work
[6] Office Manager
[7] Salesperson (e.g. real estate, insurance, merchandizing, etc.)
[8] Secretary, Stenographer/Typist
[9] Telephone/Telegraph operator
[10] Other business work

73. Social Sciences

[1] Consumer protection
[2] Economist
[3] Foreign service
[4] Human/Public Relations work
[5] Librarian
[6] Planner (e.g. urban and regional planning, technological forecasting, etc.)
[7] Public Office/Administrator
[8] Social and/or Welfare worker
[9] Other government employee (excluding military) not listed elsewhere
[10] Other work in the social sciences

74. Physical and Life Sciences, Mathematics

[1] Anthropologist/Archaeologist
[2] Biologist/Microbiologist
[3] Chemist
[4] Computer or related equipment programmer or operator
[5] Environmental scientist
[6] Mathematician/Statistician
[7] Meterologist or Geologist
[8] Oceanographer
[9] Physicist
[10] Other

75. Engineering/Architecture

[1] Aeronautical/Aerospace engineer
[2] Architectural engineer
[3] Chemical engineer
[4] Civil engineer
[5] Electrical engineer
[6] Environmental/Ecological engineer
[7] Industrial engineer
[8] Mechanical engineer
[9] Nuclear engineer
[10] Other

76. Education

[1] Pre-school teacher
[2] Elementary school teacher
[3] High school teacher
[4] College professor
[5] Educational researcher
[6] Guidance/Placement counselor
[7] School administrator (e.g. principal, dean, president, etc.)
[8] Special education teacher
[9] Speech and hearing clinician
[10] Other

77. Humanities/Fine and Applied Arts

[1] Applied Design (e.g. ceramics, weaving, etc.)
[2] Actor/Actress or Musician (performance, composition)
[3] Artist/Sculptor
[4] Author/Journalist/Editor
[5] Communication/Information specialist
[6] Dancer
[7] Photographer/Cinematographer (or other movie industry employment)
[8] Radio and TV communications
[9] Religious vocation
[10] Other

78. Health Profession

[1] Dentist
[2] Doctor/Physician/Surgeon
[3] Dietician
[4] Nurse (Practical or Registered)
[5] Optometrist
[6] Pharmacist
[7] Psychiatrist/Psychologist
[8] Public Health Official
[9] Veterinarian
[10] Other

79. Vocational/Technical

[1] Apprentice
[2] Auto mechanic or repairman
[3] Construction/Carpentry/Masonry
[4] Dental/Medical technician or assistant
[5] Electronics (e.g. electrical repair work)
[6] Graphic/Drafting work
[7] Industrial Arts engineer
[8] Laboratory technician or assistant
[9] Other technician (e.g. aviation, maintenance)
[10] Other trade or technical field

80. Other

[1] Airline occupation (e.g. pilot, cabin crew)
[2] Athlete/Sports official
[3] Criminologist
[4] Embalmer/Undertaker
[5] Lawyer/Judge
[6] Military officer
[7] Police Officer/Sheriff/Detective/Fireman
[8] Other service worker (e.g. barber, bartender, beautician, chef, housekeeper, kitchen worker, maid, etc.)
[9] Other occupation not listed in any of the above categories
[10] I have not yet made even a tentative decision on my career choice

81. What is the most important reason for your choosing the vocational/professional field indicated?

[1] Activities of the job/work
[2] Kind of people I'll be working with
[3] Money
[4] Status or prestige of job
[5] Serving society
[6] Location
[7] Counseling advice/Aptitude test
[8] Employment opportunities (i.e. the fact that jobs are available in the field)
[9] Opinion of significant others -- parents, relatives, friends
[10] Other or undecided

82. At which one of the following kinds of firms, organizations, or situations would you prefer to work in your future vocation?

[1] Own business (or farm)
[2] Small business firm
[3] Medium to large firm or corporation
[4] Own professional office (e.g. law office, dental office)
[5] An educational institution
[6] A public or private research organization
[7] A public or private welfare agency
[8] Government service (other than research, welfare, or military)
[9] Military service
[10] Other firm, organization or situation

83. Which source has been most helpful to you in making a career choice?

[1] Parent/Relatives
[2] Friends
[3] High school teacher/counselor
[4] College course of study
[5] College teacher
[6] College career/placement counselor office
[7] Other counselor or counseling center
[8] Printed materials/Radio and TV
[9] Previous work experience
[10] Undecided

84. If you expect to earn a bachelor's degree, what do you plan to do the year after graduation?

[1] Immediate employment
[2] Continue full-time employment (if employed full-time while pursuing your degree)
[3] Full-time education
[4] Full-time employment and full-time education
[5] Full-time employment and part-time education
[6] Part-time employment and part-time education
[7] Part-time employment and full-time education
[8] Housewife
[9] Undecided
[10] Not applicable

85. If you plan to seek employment full or part time after graduation, where do you expect to work?

[1] In the city or county where this college is located
[2] In the city or county from which I came to go to this college (if in another section of the state)
[3] Elsewhere in Indiana (other than [1] and [2])
[4] In the Midwest
[5] Elsewhere in the United States
[6] In a foreign country
[7] Undecided/No preference
[8] Not applicable

86. If you do not expect to work in Indiana what is the primary reason for your decision?

[1] Employment availability
[2] Geography/Climate
[3] Location of spouse
[4] Salary differential
[5] Other
[6] Not applicable

87. How sure are you that you will find work in an area directly related to your major field?

[1] Very sure
[2] Fairly sure
[3] Somewhat sure
[4] Not sure

88. How confident are you that the course work in your major field will prepare you for your occupational choice?

[1] Very confident
[2] Fairly confident
[3] Somewhat confident
[4] Not confident

Which of the following statements dealing with major apply to you? (Mark one response each for items 89 and 90).

89.

[1] I have not made a choice of major
[2] I have made my major choice prior to or since entering college and have never changed my major
[3] I have changed my major once since entering college
[4] I have changed my major twice since entering college
[5] I have changed my major three or more times since entering college

90.

[1] I do not plan to change my major
[2] I may change my major
[3] I definitely intend to change my major in the future

Which of the following statements dealing with vocation apply to you? (Mark one response each for items 91 and 92).

91.

[1] I have not made a choice of vocation
[2] I made my vocational choice prior to or since entering college
[3] I have changed my vocational choice once since entering college
[4] I have changed my vocational choice twice since entering college
[5] I have changed my vocational choice three or more times since entering college

92.

[1] I do not plan to change my vocational choice
[2] I may change my vocational choice
[3] I definitely intend to change my vocational choice in the future

93. Which of the following best describes the community that you thought of as your hometown during high school days?

[1] Farm or open country
Town or city of:
[2] Less than 500 population
[3] 501–2,000
[4] 2,001–10,000
[5] 10,001–50,000
Metropolitan area of:
[6] 50,001–250,000 population
[7] 250,001–500,000
[8] 500,001–1 million
[9] More than 1 million

94. What is your religious preference?

[1] Roman Catholic
[2] Jewish
[3] Protestant
[4] Other
[5] None
[6] I prefer not to respond

95. From what kind of high school or secondary school did you graduate?

[1] Public high school
[2] Private, non-religious, non-military
[3] Protestant denominational
[4] Catholic – single sex institution
[5] Catholic – coeducational
[6] Other

Questions 96-105 describe possible reasons for attending college. Indicate the degree of importance you attach to each reason by using the following code:

[1] Essential
[2] Very important
[3] Desirable (a reason of some importance but less vital than those rated [1] or [2])
[4] Not important (a reason of little or no importance)

96. To gain knowledge
97. To become a useful member of society
98. To learn skills necessary for a job or career
99. To increase lifetime earning power
100. To be exposed to scientific and cultural achievements
101. To learn new recreational skills (e.g. athletics, etc.)
102. To acquire better self understanding
103. Going to college is better than any other alternative open to me now
104. I don't know what else to do
105. Parental pressure

Question 106-122 describe factors considered in choosing a particular college. Indicate the degree of importance the following had in your selection of a college by using the code below:

[1] Essential
[2] Very important
[3] Desirable
[4] Not important

106. Type of institution: public, private
107. Type of institution: four year, two year
108. Student body composition (e.g. coeducational, etc.)
109. Location (state or region)
110. Tuition/Cost
111. Size of enrollment
112. Intellectual atmosphere
113. Field of study (major curriculum)
114. Reputation of the faculty
115. Extracurricular activities
116. Religious affiliation
117. Location of spouse's work or school (Check [3] if not applicable)
118. Financial aid opportunities
119. Parental influence
120. Influenced by friends attending
121. Encouragement by high school counselors
122. Encouragement by college officials

123. When you were a high school senior, to how many institutions did you apply for admission as a college freshman?

[1] None
[2] One
[3] Two
[4] Three
[5] Four
[6] Five
[7] Six
[8] Seven
[9] Eight
[10] Nine or more

124. Are you attending the college of your first choice?

[1] Yes
[2] No

If you are not attending the college of your first choice, describe your first choice in items 125-129. If you are attending your first choice institution go on to item 130.

125. My first choice college was:

[1] A state-supported (public) university – main campus
[2] A state-supported (public) university – regional campus
[3] An independent (private) denominationally-related college or university
[4] An independent (private) non-denominationally-related college or university
[5] Indiana Vocational Technical College or other two year program

126. My first choice college was located:

[1] In Indiana
[2] Outside of Indiana

127. The enrollment at my first choice college was:

[1] Under 300 students
[2] 301–500 students
[3] 501–750 students
[4] 751–1,000 students
[5] 1,001–1,500 students
[6] 1,501–2,500 students
[7] 2,501–5,000 students
[8] 5,001–10,000 students
[9] 10,001–20,000 students
[10] Over 20,000 students

128. The annual expenses at my first choice college would have been:

[1] Less costly than the college I am currently attending
[2] $0–$500 more costly
[3] $501–$1,000 more costly
[4] $1,001–$1,500 more costly
[5] $1,501–$2,000 more costly
[6] $2,001–$2,500 more costly
[7] $2,501–$3,000 more costly
[8] $3,001–$3,500 more costly
[9] $3,501–$4,000 more costly
[10] Over $4,000 more costly than the college I am currently attending

129. If you are not in the college of your first choice, why not?

[1] Too expensive for me
[2] Financial assistance available at present college
[3] Not admitted
[4] Distance/Location
[5] Parental pressure
[6] Discouraged by high school counselor
[7] Discouraged by attitude of college officials
[8] Discovered that they did not offer the academic major I wanted
[9] Discovered that the campus environment (social style of the campus) did not suit me
[10] Other

130. If you plan to complete the requirement for a bachelor's degree how many total years do you expect to go to college in order to finish? (Consider your freshman year as the first year)

[1] Three years
[2] Four years
[3] Five years
[4] Over five years
[5] I plan to finish but intend to drop in and out, and therefore, have no time frame
[6] Other
[7] Not applicable

131. How many times have you dropped out for at least one academic period (semester, trimester, quarter) and later returned to college?

[1] None
[2] One
[3] Two
[4] Three or more

132. If you have utilized advanced placement or credit by examination options, how much credit have you earned in this fashion?

[1] 1–4 hours
[2] 5–8 hours
[3] 9–12 hours
[4] 13–16 hours
[5] 17–20 hours
[6] 21–24 hours
[7] 25–28 hours
[8] 29–32 hours
[9] 33 or more hours
[10] None or not applicable

133. If you plan to attend graduate/professional school full or part time after graduation, where to you expect to study?

[1] At an Indiana state-supported (public) college or university
[2] At an Indiana independent (private) college or university
[3] At an out-of-state public college or university
[4] At an out-of-state independent college or university
[5] Undecided
[6] Not applicable

134. How satisfied are you with this college as a whole?

[1] Completely satisfied
[2] Satisfied
[3] Indifferent
[4] Unsatisfied
[5] Completely unsatisfied

135. If you indicated financial constraints as the reason for not attending the college of your first choice, did you investigate the possibility of state, federal, institutional, or private aid, or aid from a commercial lending institution?

[1] No
[2] Yes, through my high school counselor
[3] Yes, through the institution to which I applied
[4] Yes, through my own initiative (to banks, for private aid, etc.)
[5] Yes, through state agencies (e.g. State Scholarship Commission of Indiana)
[6] Yes, I investigated a combination of sources
[7] Not applicable

136. If you would have to borrow money to stay in school, how would you prefer to repay it?

[1] Repay exact amount borrowed with interest within a short (e.g. ten year) period
[2] Repay exact amount borrowed with interest within a long (e.g. thirty year) period
[3] Repay variable amount based on future earnings within a short (e.g. ten year) period
[4] Repay variable amount based on future earnings within a long (e.g. thirty year) period
[5] Other form of repayment
[6] I would not borrow money to stay in school

137. If you were an Indiana resident at the time of graduation from high school but did not apply to the State Scholarship Commission, what was the main reason for not applying?

[1] I was not aware of the programs offered by the State Scholarship Commission
[2] My high school guidance counselor did not encourage me to apply
[3] I did not feel I would be eligible due to my academic record
[4] I did not feel I would be eligible due to my family's financial situation
[5] I was aware of the programs but missed the application deadlines
[6] I was aware of the programs but failed to take the Scholastic Aptitude Test by the required date (June 1 of the junior year in high school)
[7] I did not plan to attend college following high school graduation
[8] Not applicable – I did apply to the Commission
[9] Not applicable for any other reason

APPENDIX B

METHODOLOGY

General Background and Procedures

In reviewing ways to best achieve two of the goals of the Study of Independent Higher Education--help the institutions to know themselves better and beginning a "history" of data in a variety of areas for the independent sector as a whole--we decided early to collect information on student characteristics and finances.

We worked with the Commission for Higher Education and the State Scholarship Commission to design a questionnaire useful in both the public and private sectors. The final instrument was a combination of a modified version of the Student Resource Survey (SRS), a seventy question instrument, and a sixty-seven question Indiana instrument, designed by the Commission for Higher Education, the State Scholarship Commission and us.

The total questionnaire, the Indiana Student Data Survey (I.S.D.S.) was administered on all thirty-two campuses in the independent sector in April and May, 1974. (See Appendix A for a complete copy of the instrument.) The same instrument is scheduled to be administered on the public campuses during the 1974-75 academic year.

Students on all thirty-two campuses participated in the study. They were asked to mark the answer sheets with a designated institutional code but all responses were held strictly confidential.

Sampling and Distribution Techniques

We used a form of judgmental cluster sampling with stratification on two variables: academic program and class year. The instrument was administered to the students in the classroom to assure a high response rate. The responsibility for administering the questionnaires on each campus was placed in the hands of a person familiar with campus affairs and sampling techniques.

The exemplary cooperation of these liaisons was crucial to the success of this sub-study.

We collected a total of 6,790 usuable responses representing 13% of the sector's headcount enrollment and 77% of the total suggested sample size. Table I outlines the return by the individual campuses.

Table I

PARTICIPATION IN THE STUDENT RESOURCE SURVEY

	1973-74 Enroll.	Suggested Sample	Usable ISDS Responses	ISDS Responses As % Of Enroll.	% of Suggested Sample
Anderson College	1661	332	309	19%	93%
Bethel College	438	131	104	24	79
Butler University	4443	444	261	8	81
Calumet College	1661	332	202	12	61
Concordia Sr. College	473	141	86	18	61
DePauw University	2344	469	394	17	84
Earlham College	1285	257	212	17	83
Ft. Wayne Bible	540	162	107	20	66
Franklin College	637	191	151	24	79
Goshen College	1243	249	235	19	94
Grace College	995	299	123	12	41
Hanover College	975	293	266	27	91
Huntington College	468	140	84	18	60
Indiana Central College	2462	492	218	9	44
Indiana Institute of Technology	428	128	94	22	73
Manchester College	1282	256	223	17	87
Marian College	959	288	152	16	53
Marion College	756	227	228	30	100
Northwood Institute	193	58	75	39	129
Oakland City College	452	136	122	27	90
Rose-Hulman Inst. of Technology	1023	205	256	25	125
St. Francis College	1601	320	328	21	103
St. Joseph's College	1062	212	188	18	89
St. Mary-of-the-Woods College	329	99	89	27	90
St. Mary's College	1548	310	181	12	58
St. Meinrad College	227	68	63	28	93
Taylor University	1445	289	255	18	88
Tri-State College	1431	286	200	14	70
University of Evansville	5118	512	333	7	65
University of Notre Dame	8586	859	710	8	83
Valparaiso University	4208	421	268	6	64
Wabash College	781	234	173	22	74
Total, All Institutions	51,054	8,840	6,790	13%	77%

Reliability and Representativeness

Reliability is concerned with the validity of responses for those students in the survey population. As indicated earlier, the Indiana Student Data Survey collected anonymous, unverified responses to a series of questions seeking general descriptive information on student characteristics as well as specific information on finances, academic program, and vocational plans. Almost all of the questions concern items that a student should have reasonably been expected to answer about himself. Possible exceptions are the questions on parental income and tax dependency status.

Any research based on anonymous questionnaires has inherent in it a number of difficulties. Students may not have answered questions they considered objectionable or for some reason not applicable, though they were instructed to provide a response for each item. In spite of this, those students who responded answered nearly every question. One hundred percent of the respondents answered the question about ethnic background (item 9); 94.5% estimated their parents parental income (item 14); 97% of the respondents reported where they intended to work after graduation (item 85); and 95% chose an option to the question as to how they would pay back money borrowed to stay in school (item 136). As the answer sheets were returned to the Study office in Indianapolis, the staff checked each for apparent aberrations and found few. The responses were internally consistent and appeared to be honest attempts to answer the questions.

An additional difficulty relates to possible perceptual problems in the survey. Not all students perceived the questions in the same way. One example of a major perception problem is evident in the questions concerning the cost of college attendance. It is clear that students living at home with their parents underestimated the cost to their parents for room and board. One hundred seventy-six respondents reported room and board costs (item 19) of under $200 for the academic year. Similarly, there could have been some misunderstandings in the resources that the students reported as available. Financial aid terminology is confusing. While a student would have a good idea of the amount that he received in gift assistance, his or her understanding of the difference between state, federal, and institutional grants might not be as complete, and the student's ability to distinguish between on-campus employment funded from federal or institutional sources might be even less accurate. Nonetheless, it is likely that the total amounts reported in the various type of resources are accurate reflections of their availability.

Another perceptual problem arises with respect to choice of a vocation (items 71-80). While students were asked to respond only once to this series of questions, many recorded more than one. Other perceptual problems are noted in the text.

Representativeness speaks to the degree that responses can be interpreted (and projected) as representative of the responses that all students in the state's independent colleges and universities would have given if they had completed questionnaires. The Student Resource Survey has been used by other institutions and agencies for research and planning. Surveys have been conducted on a statewide basis by California, Oregon, Pennsylvania, Washington, and Montana. In the California study, the official statement of the University of California indicated that "... the University of California considers the SRS sample to be representative of the ... student population." The research staff in Washington compared SRS responses with independent data, and concluded that "the survey results appear to be acceptable, useful, and sufficiently reliable for planning, projecting, and reporting purposes."

While the Indiana Student Data Survey both modified the SRS and added a substantial supplement, comparison with outside data does not indicate any substantial basis. Individuals chosen by the president on each campus were responsible for constructing the sample according to our specifications, and their responses indicated that a valid sample had been achieved. A somewhat larger percentage of enrollees sampled on the smaller campuses (to assure representativeness) weighs the statewide sample slightly in favor of these institutions, but we found no gross inaccuracies because of this shift.

I.S.D.S. class level comparisons closely approximate enrollment norms for Indiana independent institutions at the undergraduate level as shown in table 2. We collected the independent data shortly after classes began in the Fall of 1973, while the ISDS was administered in the Spring of 1974. This, no doubt, accounts for some small variations in the statistics.

Table 2

UNDERGRADUATE CLASS LEVEL COMPARISONS

1973-74

	Independent Data	ISDS
Freshmen	32.7	32.1
Sophomore	24.1	25.3
Junior	21.8	24.1
Senior	21.5	18.5

Table 3 reveals that on the undergraduate level the percentage of full-time and part-time students is representative of the breakdown in the private sector.

Table 3

FULL AND PART-TIME STUDENTS

1973-74

	Independent Data	ISDS
Lower Division Full-Time	52.3	52.8
Lower Division Part-Time	4.5	4.6
Upper Division Full-Time	38.8	39.0
Upper Division Part-Time	4.5	3.7

A breakdown of the sample by sex further verifies its representativeness. Table 4 relates to the entire population of the private institutions. If only the full-time ISDS students are included the figures are the same as the independent data displayed in the table.

Table 4

ENROLLMENT DISTRIBUTION BY SEX

Fall, 1973

	Independent Data	ISDS
Males	57.6	57.1
Females	42.4	42.9

ISDS is underrepresentative at the graduate and professional level, especially in regard to part-time students. Further, the program used in ISDS has no "unclassified" breakdown for full or part-time students, while the independent data includes this category.

Table 5

CLASS LEVEL COMPARISONS

GRADUATE/1ST PROFESSIONAL AND UNCLASSIFIED

	Independent Data	ISDS
Grad/1st Prof		
Full	5.2	4.2
Part	7.9	1.9
Unclassified		
Full	0.6	NA
Part	6.1	NA

The responses seem to be sufficiently representative and reliable to permit comparative analysis. However, our projections of the results should include adjustments for recognizable gaps that emerged from the data collection techniques employed.